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ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO

1876

To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1989

to December 31, 1989

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December 31, 1989

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial banks in compliance with the provisions of section 11-2-110, C.R.S., as amended. The report also includes a Report of Condition for state chartered industrial banks and state chartered trust companies.

The 164 state chartered commercial banks reported total deposits of $4,500,323,000 and total assets of $5,003,115,000, as of December 31, 1989. Assets decreased by 23 percent over those reported in 1988. At the end of 1988, there were 173 state chartered commercial banks with total assets of $6,505,734,000 and total deposits of 5,768,379,000.

The 33 state chartered industrial banks reported total deposits of $264,488,000 and total assets of $407,502,000 as of December 31, 1989. Assets decreased 19 percent since 1988 at which time the 46 state chartered industrial banks reported total assets of $503,218,000. At year end 1988 the industrial bank's deposits totaled $286,775,000.

Colorado has five state chartered trust companies which reported total assets of $684,752,000 and total deposits of $631,753,000 as of December 31, 1989. Assets increased 882 percent since 1988 at which time the five state chartered trust companies reported total assets of $69,723,000. Prior to 1989 state chartered trust companies did not accept deposits.

Also included in this report are all rules which were adopted by the Colorado State Banking Board during 1989 and the dollar amount and geographic distrubution of Colorado loans outstanding by banks conducting business in Colorado. The outstanding loans are reported in accordance with section 11-7-112, C.R.S., as amended.

Sincerely,

Ralph E. Mires

Ralph E. Mires
State Bank Commissioner

THE YEARS OF TRANSITION

In May of 1988, the Division of Banking received its performance audit from the State Auditor's office. The report enumerated several deficiencies and made 68 recommendations for improvement.

To address the deficiencies, six task forces were formed to review the Division's operations. The task forces consisted of individuals from within state government, representatives from the regulated industries and individuals from other regulatory agencies and the professional community. In all, there were over 100 individuals involved in this effort, the majority of whom volunteered their time. Through their efforts, Colorado will have a regulatory agency which promotes competition, protects depositors and insures that the credit needs of its citizens are met.

As a result of their efforts, an improvement plan was developed which addresses revisions to statutes, monitoring of institutions through both on-site examinations and off-site review of financial reports and the Division's operations from chartering to closing of an institution.

As 1988 came to a close, the improvement plan was finalized and the Division, the Banking Board, and the Department of Regulatory Agencies began the process of implementing the plan.

During the 1989 legislative session, five bills were introduced, debated and subsequently became law. Within the new laws, the Division's mission is clearly defined, the responsibilities of the State Bank Commissioner and the Banking Board are clarified, the Banking Board's enforcement powers are expanded to parallel Federal Agencies' powers, regulatory parity is insured and operational efficiencies are enhanced through the Board's rule-making process. The new laws will permit both the Division and the Banking Board to streamline its operations while its ability to insure a safe and sound financial environment in Colorado will be enhanced.

In 1989, the Division advanced from the pencil and paper age into the computer age. During 1989, computers were purchased for use by the field examiners and the office staff. Initial computer programs have been developed for use in field examinations and are currently being used by all examiners in all examinations. Programs have also been developed to assist the office staff in tracking work in process and measuring the productivity of both the Division and its staff. During the last year, the Division's ability to insure compliance with the Public Deposit Protection Act was significantly improved with automation. Automation has allowed for the timely pricing of collateral pledged against public funds, the timely pledging and releasing of pledged collateral and the automated tracking of pledged collateral. Also, limited off-site monitoring is being conducted by the problem bank supervisor and the team leaders.

During the next year, the Division will approach full automation. Work continues on further automating the examination process, as well as expanding off-site monitoring. The development of automated management information systems will continue, and the master information data file is being defined and designed. Full automation will permit the Division to operate in a more timely and effective manner while maximizing the efficiency of its limited resources. The ultimate result will be improved regulatory oversight while minimizing the cost to the supporting industries.

Improving the chartering and approval process continues. New forms will provide more useful information, and statute changes will provide consistency in the process for all institutions supervised by the Division. In the event an institution must be closed, statute changes and new procedures will make it easier to appoint the Federal Deposit Insurance Corporation as receiver, while improving the likelihood that banking services will continue in the community. Operations have improved with the development and adoption of a significant number of policies and procedures. The new forms and remaining policies and procedures should be completed in 1990.

Last year the Division moved into its new facilities. With the new facilities, additional space was obtained for the examination staff, and layout of the Division was arranged by function and work flow. Also, for the first time, a formal training plan was developed and all employees have received some training.

While the Division continues to implement the improvement plan, the ultimate goal is to receive the professional certification from the Conference of State Bank Supervisors. Originally, certification was targeted for July, 1991. However, because of the Division's success in implementing the improvement plan, certification will be sought prior to the target date.

COLORADO STATE BANKING BOARD

J. Robert Young
Chairman

Charles L. Casteel
Term Expires July 1, 1991

Walter C. Emery
Term Expires July 1, 1991

J. Ben Trujillo
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1993

Jerald Starks
Term Expires July 1, 1993

Sandra J. Herzog
Term Expires July 1, 1993

Mary L. Mohr
Term Expires July 1, 1993

Legal Counsel

Barbara M.A. Walker
First Assistant Attorney General

DIVISION OF BANKING

Ralph E. Mires
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

JD Chatman
Chief Supervising Examiner

Kenneth R. Ehrich
Louise A. Fish
Lee B. Woodbury
Supervising Examiners

Robert Hinton
Problem Bank Supervision
Financial Institutions Examiner II

Leonard A. Reish
EDP Auditor II

Morris Augusta
Margaret Chalmers
Walter Epting
Milad G. Fam
Randy Garroutte
Daniel A. Gloekler
Virginia Greenwalt-Belmain
David Gruber
Victor A. Hangar
Robert E. Kissel
R. Charles Krieger
Michael R. Mitchell
E. Earl Penwell
Ronald R. Roberts
Thomas E. Rockwell
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
John Wood
Richard D. Woodward
Financial Institutions Examiners

ADMINISTRATIVE SECTION

Laura Swann
Senior Word Processor Operator

Annette Trujillo
Senior Secretary to Board
and Commissioner

Jack Rhoads
Accounting Technician II

Melissa Long
Administrative Clerk

Gloria Montez
Typist B

Peter Walker
Clerical Assistant B

PDPA UNIT

Cynthia Chamberlin
Administrative Officer III

Gina Simpson
Senior Administrative Clerk

Linda Hunter
Administrative Clerk

Vivian Mooren
Typist B

LOANS OUTSTANDING BY COLORADO BANKS
AS OF JUNE 30, 1989 (000 OMITTED)

This information is submitted in compliance with Section 11-7-112, Colorado Revised Statutes. A loan is outstanding in a geographical area if the address of the borrower is in that area. A loan is outstanding in Colorado if the address of one or more of the borrowers or a substantial portion of the collateral is located in Colorado. Loans exclude federal funds and amounts outstanding on bank credit or debit cards.

	Loans Outstanding	Percent of Total Loans Outstanding
Total Dollar Amount of Loans Outstanding	$12,747,959	100%
Total Dollar Amount of Loans Outstanding in Colorado	11,596,171	91%
Total Dollar Amount of Loans Outstanding in Adjacent States (Kansas, Nebraska, Wyoming, Utah, Arizona, New Mexico, Oklahoma)	318,459	2%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	812,685	6%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	20,644	1%

NEW CHARTERS - COMMERCIAL BANKS

Date	Name and Location and Charter #	Capital	Surplus	Undivided Profits
1/16/89	FirstBank of West Vail, Vail #628 (formerly Vail 1stBank Industrial Bank)			
4/27/89	Bank of Lakewood, Lakewood #629			
6/16/89	Alpine Bank, Aspen #630			
10/01/89	OmniBank Iliff, Aurora #631 (formerly OmniBank Iliff, N.A.)			

COMMERCIAL BANK CLOSURES

Charter #	Bank Name and Location	Date Closed
604	Bank of Aurora	5/25/89
532	Northern Bank & Trust, Fort Collins	6/15/89
224	Farmers State Bank, Yuma	9/13/89
523	1st Bank, Colorado Springs	10/06/89

COMMERCIAL BANK MERGERS

No Mergers

COMMERCIAL BANK CONVERSIONS

Charter #	Name Converted To	Date
503	Bank of Georgetown (converted to Clear Creek National Bank)	3/1/89
502	Central Bank of Aurora (converted to Central Bank of Aurora N.A.)	3/20/89
545	Central Bank of Broomfield (converted to Central Bank of Aurora N.A.)	3/20/89
521	Central Bank of Chatfield (converted to Central Bank of Aurora N.A.)	3/20/89
454	Central Bank of Colorado Springs (converted to Central Bank of Aurora N.A.)	3/20/89
030	Central Bank of Denver (converted to Central Bank of Aurora N.A.)	3/20/89
585	Central Bank of Greeley (converted to Central Bank of Aurora N.A.)	3/20/89
453	Central Bank of North Denver (converted to Central Bank of Aurora N.A.)	3/20/89

STATE BANKING BOARD
EMERGENCY RULES
PERTAINING TO THE
PUBLIC DEPOSIT PROTECTION ACT

A new Public Deposit Protection Act (the "Act") was enacted on April 15, 1989. On September 1, 1989, the effective date of the new "Act," the following Emergency Rules, adopted by the State Banking Board, superseded the Rules and Regulations that were adopted under the former Act.

PDPA EMERGENCY RULE #1
EFFECTIVE SEPTEMBER 1, 1989

Capital Standards for Eligible Public Depositories [11-10.5-106(2)(b)]

For purposes of the Public Deposit Protection Act, a bank meeting adequate capital standards will maintain capital ratios as follows:

1. An eligible public depository must have and maintain a minimum level of primary capital to total assets in excess of 3%.

2. If an eligible public depository's minimum level of primary capital to total assets is less than 6%, but greater than 3%, that eligible public depository shall adopt a written capital improvement plan that is acceptable to the Banking Board, and be able to meet the risk-based collateral requirements in Emergency Rule #5.

3. Higher than minimum capital ratios may be required for an individual eligible public depository when the Banking Board determines that the bank's capital is, or may become, inadequate. For example, higher capital ratios may be appropriate for:

    (a) A newly chartered bank;

    (b) A bank receiving special supervisory attention;

    (c) A bank which has, or is expected to have, losses resulting in capital inadequacy;

    (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;

    (e) A bank that is growing rapidly, either internally or through acquisitions; or

    (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.

4. An eligible public depository's capital is inadequate if it does not meet the provisions of this rule.

PDPA EMERGENCY RULE #2
EFFECTIVE SEPTEMBER 1, 1989

Revocation, Suspension, or Restriction of Designation and Certification as an Eligible Public Depository [11-10.5-106(3)(b)(I)]

A bank's designation and certification as an eligible public depository may be revoked, suspended, or placed under restrictions for any one of the following:

1. Failure to maintain adequate capital standards.

2. Failure to provide information requested by any employee of the Division of Banking for purposes of monitoring the safety of public deposits.

3. Failure to meet reporting requirements established under the Public Deposit Protection Act, Banking Board Rules, Policies, Procedures, or Orders.

4. Failure to comply with any other provision of the Public Deposit Protection Act, Banking Board Rules, Policies, Procedures, or any Order issued by the Banking Board.

PDPA EMERGENCY RULE #3
EFFECTIVE SEPTEMBER 1, 1989

List of approved eligible collateral instruments and obligations [11-10.5-107(1)]

For purposes of the Act and these rules, the following are approved as eligible collateral instruments and obligations:

A.

1. U.S. Treasury Bills, owned directly or in conjunction with a Repurchase Agreement

2. U.S. Treasury Notes, owned directly or in conjunction with a Repurchase Agreement

3. U.S. Treasury Bonds, owned directly or in conjunction with a Repurchase Agreement

4. Federal Home Loan Bank securities, owned directly or in conjunction with a Repurchase Agreement

5. Federal Home Loan Mortgage Corp. securities, owned directly or in conjunction with a Repurchase Agreement

6. Federal Land Bank securities, owned directly or in conjunction with a Repurchase Agreement

7. Federal National Mortgage Assoc. securities, owned directly or in conjunction with a Repurchase Agreement

8. Government National Mortgage Assoc. securities, owned directly or in conjunction with a Repurchase Agreement

9. Farmers Home Loan Administration securities

10. Federal Farm Credit Bank securities

11. General Service Administration securities

12. Student Loan Marketing Assoc. securities

13. Farm Credit System securities

14. Federal Housing Administration securities

15. Small Business Association securities

16. Loans wholly or partially-guaranteed by the Small Business Administration.

17. Obligations of the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or nay agency thereof sufficient to secure payment.

18. Obligations of any county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

19. Obligations of any city and county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

20. Obligations of any municipality located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of agency thereof sufficient to secure payment.

21. Obligations of any special district located in the state of Colorado including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

22. Obligations of any school district located in the state of Colorado, including anticipation warrants, general obligations, and obligations and interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

23. Obligations of any authority located in the state of Colorado, including anticipation warrants, general obligations, and obligations and the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

24. Revenue bonds issued by the state of Colorado.

25. Revenue bonds issued by any agency of the state of Colorado.

26. Revenue bonds and special improvement district bonds issued by any county located in the state of Colorado.

27. Revenue bonds and special improvement district bonds issued by any city and county located in the state of Colorado.

28. Revenue bonds and special improvement district bonds issued by any municipality located in the state of Colorado.

29. Revenue bonds and special improvement district bonds issued by any school district located in the state of Colorado.

30. Revenue bonds and special improvement district bonds issued by any special district located in the state of Colorado.

31. Revenue bonds and special improvement district bonds issued by any other authority located in the state of Colorado.

32. Obligations of any state or of any political subdivision of any state, which obligations shall be readily convertible into cash and which obligations are rated at least "AA" quality by one or more nationally recognized organizations which regularly rate such obligations.

33. **Revenue bonds issued by any state or any political subdivision of any state, except private activity bonds, which obligations shall be readily convertible into cash and which obligations are rated at least "AAA" quality by one or more nationally recognized organizations which regularly rate such obligations.**

34. Obligations evidenced by notes secured by first lien mortgages or deeds of trusts on real property situated in this state, if such obligations are not for construction or land acquisition and development and if such obligations shall not exceed one hundred percent of the value of all eligible collateral on pledge, which obligations shall not be in default in any respect and are wholly owned by the eligible depository.

35. Commercial paper which shall be rated at least "A1" or "P1" quality by one or more nationally recognized organizations which regularly rate such obligations.

36 Acceptances of banks and negotiable certificates of deposit of banks chartered in the United States if, at the time of security is purchased, the issuing bank or its parent holding company has obtained a long-term deposit or debt rating of at least "A" quality by one or more nationally recognized organizations which regularly rate such obligations, but any investment in acceptances of banks or negotiable certificates of deposit shall be limited to that issued by financial institutions organized an operating within the United States having a net worth in excess of two hundred fifty million dollars at the time the security is purchased.

B. For purposes of the Act and these rules, the term "securities" shall mean: bonds, notes, participation certificates, debentures, or other documents that represent a debt owed by a U.S. Government Agency or U.S. government-sponsored enterprise. Collateralized mortgage obligations are not included in this term.

C. Each obligation or instrument must be marketable or convertible into cash at a price no less than 65% of the par value for other obligations or instruments.

D. Eligible collateral obligations or instruments shall not be in default in any respect.

E. If the nationally-recognized organization's rating of a previously pledged instrument results in that instrument's no longer being safe, liquid, or sound, the instrument shall no longer be deemed eligible collateral.

PDPA EMERGENCY RULE #4
EFFECTIVE SEPTEMBER 1, 1989

Standard for Establishing Current Market Value of Eligible Collateral [11-10.5-107(1)(c)

1. For the obligations and instruments approved as eligible collateral under Emergency Rule #3, items 1 through 15 and 17 through 33, market value shall be determined by a nationally-recognized securities pricing service which has contracted with the Department of Regulatory Agencies to provide this service. In the event that the pricing servicer under contract is unable to provide a market value for any instrument or obligation included under Emergency Rule #3, items 1 through 15 and 17 through 33, that instrument or obligation's market value will be 65% of it's par value. The market value for any obligation under Rule #3, item #16 and time #34 shall be 65% of the unpaid principal balance of the Note or other document evidencing the obligation or instrument.

2. **The market value of commercial paper, banker's acceptances, and negotiable certificates of deposit shall be 90% of par value.**

PDPA EMERGENCY RULE #5
EFFECTIVE SEPTEMBER 1, 1989

Criteria and procedures for reducing/removing uninsured public deposits from a bank, or increasing collateral requirements, if the eligible public depository fails to comply with minimum capital standards. [11-10.5-107(4)(a)] [11-10.5-107(4)(b)]
PDPA EMERGENCY RULE #5
Continued

A. Each eligible public depository (herinafter "depository") is required to pledge the following amounts of eligible collateral:

1. If the primary capital to total asset ratio of a depository is equal to or exceeds 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 102% of the aggregate of uninsured public deposits held by it.

2. If the primary capital to total asset ratio of a depository is less that 6% but greater than, or equal to 5.5%, the depository shall pledge eligible collateral having a market value at all times equal to 120% of the aggregate of uninsured public deposits held by it.

3. If the primary capital to total asset ratio of a depository is less than 5.5% but greater than or equal to 5%, the depository shall pledge eligible collateral having a market value at all times equal to 140% of the aggregate of uninsured public deposits held by it.

4. If the primary capital to total asset ratio of a depository is less than 5%, the depository shall pledge eligible collateral having a market value at all times equal to 160% of the aggregate of uninsured public deposits held by it.

5. If a depository's primary capital to total asset ratio is less than 4%, said depository shall not accept any additional uninsured public deposits or renew any uninsured public deposits beyond the original maturity dates.

6. If a depositor's primary capital to total asset ratio is 3% or below 3%, said depository shall eliminate all public deposits in an orderly manner, under a plan and timeframe approved by the Banking Board.

B. Compliance with this rule shall be the responsibility of each depository regardless of the frequency or form of the reports required by the Banking Board.

PDPA EMERGENCY RULE #6
EFFECTIVE SEPTEMBER 1, 1989

Requirements for holding pledged collateral under the Public Deposit Protection Act. [11-10.5-108(1)(a)] and [11-10.5-109(1)(b)]

Any federal reserve bank, or any branch thereof, any depository trust company, or any bank acting as custodian of eligible collateral, which bank or company is approved by the State Banking board as an authorized escrow bank, must meet the requirements of 11-10.5-108(1)(a) and must agree, in writing, on a form provided by the State Division of Banking, to comply with the following:

1. **The Public Deposit Protection Act, and all Banking Board Rules, Policies, Procedures, and Orders;**

2. The Banking Board's safekeeping procedures for the handling and documentation of pledged collateral. (This includes, but is not limited to, issuing Joint Custody Receipts to the Banking Board and the eligible public depository in the format prescribed by the Banking Board);

3. Provide any information requested by the Banking Board, or any employee of the State Division of Banking, to verify the safety and adequacy of collateral pledged under the Act;

4. Allow State Bank Examiners to conduct on-site examinations to determine compliance with the Act and corresponding Banking Board Rules, Policies, Procedures, and Orders, and

5. If an eligible public depository holds eligible collateral in its own trust department, the collateral must be held pursuant to the provisions of a formal trust agreement between the eligible public depository and the trust department, acting in its fiduciary capacity.

PDPA EMERGENCY RULE #7
EFFECTIVE SEPTEMBER 1, 1989

Reporting Requirements. [11-10.5-109(1)]

1. On, or before, the tenth day of each month, each eligible public depository shall certify to the Banking Board on the Monthly Public Depository Liability Report, all public deposit accounts, their dollar amounts as of the last business day of the previous month, the dollar amount of each account that is not insured by the FDIC, the official custodian for each account, and the total market value of eligible collateral pledged to secure public deposits as of the last business day of the previous month. A sworn, and notarized, statement shall accompany the report, certifying that the report is true and correct and that at the legible public depository had sufficient collateral pledged to secure all uninsured public deposits held in accordance with collateralization levels required under the Act and corresponding Banking Board Rules.

2. On, or before, the tenth day of each month, each eligible public depository shall certify to the Banking board on the Monthly Public Depository Liability Report, the bank's highest single day's aggregate total of uninsured public deposits during the previous month.

3. On, or before, the tenth day of May and October, each eligible public depository shall certify to the Banking Board on the Semi-Annual Public Depository Liability Report, all public deposit accounts, their dollar amounts on the day the bank experienced its highest single day's aggregate total of uninsured public deposits during the previous month, the dollar amount of each account that is not insured by the FDIC, the official custodian for each account, and the total market value of eligible collateral pledged to secure public deposits on the day of the highest aggregate total of uninsured public deposits for the previous month.

4. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each loan pledged by the eligible public depository as eligible collateral:

   A. Type of loan (real estate, SBA, etc.)
   B. Loan Identification Number
   C. Name of Borrower

D. Current principal balance
E. Current interest rate
F. Maturity date of loan

PDPA EMERGENCY RULE #8
EFFECTIVE SEPTEMBER 1, 1989

TIMEFRAME FOR SUBMISSION OF INDEPENDENT ANNUAL AUDIT
[11-10.5-109(2)]

Each independent annual audit of an eligible public depository conducted to determine compliance with the Act, and corresponding Banking Board Rules, shall be completed within 180 days following the end of the eligible public depository's fiscal year, and submitted to the Banking Board no later than 30 days following the completion date of the audit.

PDPA EMERGENCY RULE #9
EFFECTIVE SEPTEMBER 1, 1989

ASSESSMENTS AND FEES
[11-10.5-106(3)(a)(III)]; [11-10.5-109(4); and [11-10.5-112(2)]

1. Assessments

   a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of eligible public depositories, each eligible public depository shall be assessed annually, as of June 30.

   b. On June 30 of each year each eligible public depository shall be subject to the full assessment without proration for any reason.

   c. Assessments for all eligible public depositories shall be determined on a consistent basis as the sume of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment. Assessments may also be based on other factors as determined by the Banking board, consistently applied.

   d. There shall be a one-time assessment for the cost of automation of the division of banking which shall be charged to all regulated financial institutions including eligible public depositories, to cover the cost of automation for fiscal year 1989-90.

2. Fees

   a. The Banking Board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.

   b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

   a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

   b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the eligible public depository.

   c. All other fees shall be paid at the time the service is rendered. Service relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

FEE SCHEDULE SET BY BANKING BOARD
EFFECTIVE JULY 20, 1989

Service	Fee
Charter Application	$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

Service	Fee
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	$ 2/1/4 hr
Publications	
1. Commercial Bank Code	$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE
EFFECTIVE JULY 20, 1989

Service	Fee
Late Call Report - State Bank	$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

Fees and Assessments [11-2-103(11)]

There shall be a one-time assessment for the cost of auotmating the Division of Banking, which shall be $700.00 and shall be assessed to all state-chartered commercial and industrial banks; national banks which are eligible public depositories pursuant to C.R.S. 11-10.5103(6); trust companies; money order licensees; and debt management licensees who are regulated by the Division on July 1, 1989. the assessment shall be made by August 1, 1989, and shall be payable within 20 days of receipt of the assessment notice. The one-time assessment shall be remitted to the "division of Banking" in the form of a cashier's check or similar instrument payable to the Treasurer, State of Colorado."

A. For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution), at a minimum, shall have the following procedures performed annually. The person performing such procedures should be informed of and permitted access to all examination reports, administrative orders, and any additional written communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal bank regulatory agency. The person performing such procedures should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

At a minimum, the person performing such procedures should review:

Securities

1. Review the investment policies and procedures established by the bank's board of directors (BOD) and the BOD (or Investment Committee) minutes to verify that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
    a. Investment objectives;
    b. Permissible types of investments;
    c. Diversification guidelines to prevent undue concentration;
    d. Maturity schedules;
    e. Limitation on quality ratings;
    f. Hedging activities; other uses of futures, forwards, options, and other financial instruments; and trading activities.
    g. Handling exceptions to standard policies;
    h. Valuation procedures and frequency;
    i. Limitations on the investment authority of officers; and
    j. Frequency of periodic reports to the BOD on securities holdings.

2. Test compliance with the BOD's investment policies and procedures and determine whether information reported to the BOD (or Investment Committee) for securities transactions is accurate by comparing the following to the trade tickets for selected items (including futures, forwards, and options):
    a. Descriptions
    b. Interest rate
    c. Maturity
    d. Par value, or number of shares
    e. Cost
    f. Market value on date of transaction.

3. Using the same selected items, analyze the securities register for accuracy, and confirm the existence of the selected items by examining securities physically held in the bank and verifying the safekeeping of those securities held by others.

4. Review policies and procedures regarding controls which ensure that unauthorized transactions do not occur. Test selected control points. Determine that investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and determine if there are any limitations or restrictions on delegated responsibilities.

5. Confirm totals in the investment sub-ledger(s) at the as of date. Review the reconciliation of investment subledger(s) to the general ledger. Trace the general ledger total(s) to the most recent Call Report.

6. Obtain a schedule of book and par values as well as market values and rating classifications of securities. Test the market values and ratings for selected securities, including subinvestment quality and out-of-area securities. Discuss any subinvestment quality or out-of-area securities with the appropriate officer as to their suitability and/or performance. If any permanent declines in value have occurred, examine the allowance account for proper presentation and adequacy.

7. Test securities income and accrued interest by:
   a. Determining the institutions method of calculating and recording interest accruals:
   b. Obtaining trial balances of accrued interest if maintained separately from trial balances of investment and money market holdings;
   c. Testing the addition of the trial balances and the reconciliation of the trial balances to the general ledger;
   d. Determining that interest accruals are not made on defaulted issues;
   e. Selecting items from each type of investment and money market holdings and;
      i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
      ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts,
      iii. Calculating accrued interest and comparing it to the trial balance,
      iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium;
   f. Review yields on each type of investment and money market holdings for reasonableness.

8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. Review high volume activity with any one broker for propriety of the transactions and competitiveness of any fees. (If there is frequent trading in an investment account, it may constitute a trading account.) Test gains and losses on disposal of investment securities by sampling investment sales records and;
   a. Determining sales prices by examining invoices or brokers' advices;
   b. Checking computation of book value on settlement date;
   c. Determining that the general ledger has been properly relieved of the investment, accrued interest, premium, discount, and other related accounts;
   d. Recomputing the gain or loss and comparing to the amount recorded in the general ledger; and
   e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

Loans

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
   a. General fields of lending in which the institution will engage and the types of loans within each field;
   b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
   c. Limitations on the maximum volume of each type of loan product in relation to total assets;
   d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;

e. Lending authority of the loan or executive committee (if such a committee exists);
f. Adherence to legal lending limits;
g. Types of secured and unsecured loans which will be granted;
h. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
i. Documentation required by the institution for each type of secured and unsecured loan;
j. Limitations on the amount advanced in relation to the value of various types of collateral;
k. Limitations on the extension of credit through overdrafts;
l. Level or amount of loans granted in specific industries or specific geographic locations;
m. Guidelines for participations purchased and/or sold;
n. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
o. Maintenance and review of complete and current credit files on each borrower;
p. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
q. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.);
r. Guidelines for charge-offs.

2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.

3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.

4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).

5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).

6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.

7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.

8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and

conditions between the lead institution and participants are specified, including:
  a. Which party is paid first;
  b. What happens in the event of default;
  c. How set-offs received by either institution are to be treated;
  d. How collection expenses are to be divided; and
  e. Who is responsible to collect the note in the event of default.

9. Confirm participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the bank's records.

10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.

11. Confirm a minimum of ten (10) percent of the total number and ten (10) percent of the total dollar amount of all loans within each major category. (Statistical sampling may be used instead of the percentage requirement.) Include past due and nonaccrual loans in the verification process.

12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institution insiders or their related interests.

Allowance for Loan Losses

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the Board of Directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.

2. Review the most recent quarter's determination of the allowance for loan losses through a review of the institution's computation. Documentation should include consideration of the following matters:
  a. General, local, national and international (if applicable) economic conditions;
  b. Trends in loan growth and depth of lending staff with expertise in these areas;
  c. Concentrations of loans (e.g. by type, borrower, geographic area, and sector of the economy);
  d. Trends in the level of delinquent and classified loans;
  e. Results of regulatory examinations;
  f. The extent of renewals and extensions to keep loans current; and
  g. Review of specific loans on the "watch list" taking into account borrower financial status, classification, collateral type and value, payment history, and potential permanent impairment.

Insider Transactions

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the bank and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on

extensions of credit comply with the requirements of governing statutes and rules and regulations.

2. Obtain an institution-prepared list of insiders, including any other business relationships they may have other than as a nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders. Compare these lists to those prepared for the prior year's external program to test for completeness.

3. Review the Board of Directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that all extensions of credit to and transactions with insiders were:
   a. In compliance with institution policy for similar transactions and were at prevailing rates at that time;
   b. Involved no more than a normal degree of risk or presented no other unfavorable features;
   c. Approved by the Board of Directors in advance with the interested party abstaining from voting; and
   d. Within the aggregate lending limits imposed by Regulation O or other legal limits.

4. Review overdraft reports, suspense items, account statements, and deposit ledgers to verify that there were no overdrafts on accounts of executive officers and directors except in accordance with those exemptions permitted under governing statutes and rules and regulations.

5. Reconcile total extensions of credit to executive officers, principal shareholders, and their related interests as recorded on the institution records to the latest Call Report (Schedule RC-M, item 1).

6. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test the actual expense account records for compliance with these policies and procedures.

7. Determine through inquiry whether or not securities purchases and sales are being made through related parties (as defined in Financial Accounting Standards Board Statement No. 57, "Related Party Disclosures"). If so, determine and test through inquiry and observation the Board of Directors' procedures to ensure that appropriate prices and commissions are being paid.

8. Determine through inquiry whether or not the institution has leased, purchased, or otherwise acquired property and/or equipment from, has purchased other goods or services from, or has had other transactions with related parties. If so, review and verify through inquiry and observation that the procedures listed in items 3 a, b, and c above were followed by the Board of Directors and ensure that appropriate levels of payment are being made.

9. Determine through inquiry whether or not institution employees are serving as financial officers (treasurer, financial manager, etc.) of civic or charitable organizations. Ascertain, through inquiry, whether or not the institution duties and civic or charitable duties present any potential conflict of interest or are otherwise incompatible.

Internal Controls

1. Review the Board of Directors' minutes to verify that account reconciliation policies have been approved and are reviewed

periodically by the BOD and determine that management has established appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.

2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD, and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.

3. Verify selected deposits in the various types of deposit accounts maintained by the institution. Test that reconciliations are prepared for all major accounts significant to the institution and their related accrued interest accounts, if any, such as "due from" accounts; commercial loans; installment loans; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Test controls over dormant deposit accounts.

4. Review reconciliations for:
   a. Timeliness and frequency;
   b. Accuracy and completeness; and
   c. Review by appropriate personnel with no conflicting duties. Verify that the preparer and reviewer initial reconciliations to insure responsibility and lack of conflict.

5. Examine detail and aging of reconciling items and items in suspense, clearing, and work-in-process accounts by:
   a. Testing aging;
   b. Determining whether items are followed up on and appropriately resolved on a timely basis;
   c. Reviewing any charged-off items for proper authorization; and
   d. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

6. Verify balances per reconciliations to the general ledger and supporting trial balance. Trace general ledger balances to the Call Report.

7. Verify that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments, and trace the totals to the most recent Call Report.

8. Review the BOD's minutes to determine whether the BOD has reviewed and approved the institution's EDP policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
   a. The policies and procedures for either in-house-processing or use of an outside service center should address:
      i. A contingency plan (including a review of any outside servicer's plans) for continuance of operations and recovery when threats such as power outages or natural disaster could cause disruption and/or major damage to the institution's data processing support;
      ii. Requirements for EDP-related insurance coverage (or verification of adequate coverage by any service bureau) which include the following provisions:

        - (1) Extended blanket bond fidelity coverage to employees of the servicer;
        - (2) Insurance on documents in transit, including cash letters; and
        - (3) Verification of the insurance coverage of the service bureau and the courier service;
      - iii. Review of exception reports and adjusting entries by supervisors and/or officers;
      - iv. Controls for input preparation and control and output verification and distribution;
      - v. "Back-up" of all systems;
      - vi. Security to ensure integrity of data and system modifications; and
      - vii. Necessary detail to ensure an audit trail.
    - b. When an outside service center is employed, the policies and procedures should address the following additional items:
      - i. Each automated application should be covered by a written contract detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit.
      - ii. Each contract should be reviewed by legal counsel.
      - iii. The financial statement of the outside servicer should be reviewed at least annually to detect deteriorating financial trends that may jeopardize data processing support.
      - iv. Each third party review of the service bureau should be reviewed.

  9. Test EDP controls by using one of the following methods:
    - a. Identify and review edit or error lists produced by the control procedures so as to become satisfied that the edit routines were in use during the period; or
    - b. Process deliberately erroneous transactions through an application to determine whether the errors will be detected.

B. The procedures shall be completed as of the end of the institution's fiscal year. The report shall be submitted to the Division of Banking within 30 days after receipt by the institution, but in no event later than 180 days from the end of the institution's fiscal year.

C. The report shall be in the form as received by the institution.

CB101.34 **Capital [11-3-103] The capital of a state bank shall consist of primary capital and secondary capital, the components of which are listed below:**

A. Primary capital components consist of:
  1) Equity capital
    a. Common stock
    b. Perpetual preferred stock
    c. Capital surplus
    d. Undivided profits
    e. Contingency and other reserves

  2) Valuation reserve for loans.

  3) Minority interest in equity accounts in consolidated subsidiaries.

  4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to quality as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.

  5) Net worth certificates issued pursuant to 12 USC 1823(i).

  6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).

  7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.

B. Secondary capital components (see Appendix A for conditions to be met):

  1) Mandatory convertible debt (that amount which is not included in primary capital).

  2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.

C. "Total Capital" means the sum of primary capital and allowable secondary capital.

D. This rule will apply to the following statutes:

  (a) 11-3-110(1)(d) shall refer to Equity Capital and Total Capital.

  (b) 11-3-115(2)(a) refers to Total Capital

  (c) 11-5-103(1)(c) refers to the components of Total Capital.

  (d) 11-7-106(2), (6), (7), and (9) refer to Total Capital.

  (e) 11-8-102(1) refers to Equity Capital.

Appendix A CB101.34

A. Restrictions and criteria relating to capital components - mandatory convertible securities:

1) **There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.**

2) Criteria applicable to both types of mandatory convertible securities:

   a. The securities must mature in 12 years or less.

   b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.

   c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.

   d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.

   e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.

   f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.

2) The secondary components must meet the following conditions to qualify as capital:

   a. The instrument must have an original weighted-average maturity of at least 7 years.

   b. The instrument must be unsecured.

   c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.

   d. Bank debt instruments must be subordinated to claims of depositors.

   e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

CB101.35 Adequacy of Capital [11-3-103] A bank having adequate capital will maintain capital ratios as follows:

1. A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.

2. Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:

   (a) A newly chartered bank;

   (b) A bank receiving special supervisory attention;

   (c) A bank which has or is expected to have losses resulting in capital inadequacy;

   (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;

   (e) A bank that is growing rapidly, either internally or through acquisitions; or

   (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.

3. A bank's capital is inadequate if it does not meet the provisions of this Rule.

4. This rule will apply to the following statutes:

   (a) 11-3-104(1) and (2)

   (b) 11-3-105(3) and (4)

   (c) 11-4-104(3)(b)

   (d) 11-5-101(1)

   (e) 11-5-102(1)

   (f) 11-5-106(1)

CB101.36 Assessments and Fees [11-2-114, 11-3-107, 11-6.5-108]

1. Assessments

   a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of state banks subject to its jurisdiction, state banks shall be assessed at least semi-annually as of June 30 and December 31.

b. **Each state bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.**

c. Assessments for all state banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.

d. There shall be a one-time assessment for the cost of automation which shall be charged to all state banks pursuant to AD Emergency Rule #1.

2. Fees

a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.

b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.

c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

CB101.37 Loans to Executive Officers, Directors, and Principal Shareholders [11-7-102]

(1) General Prohibitions

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

(a) Is made on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and

(b) Does not involve more than the normal risk of repayment or present other unfavorable features.

FEE SCHEDULE SET BY BANKING BOARD
EFFECTIVE JULY 20, 1989

Service	Fee
Charter Application	$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

Service	Fee
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	$ 2/1/4 hr
Publications	
1. Commercial Bank Code	$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE
EFFECTIVE JULY 20, 1989

Service	Fee
Late Call Report - State Bank	$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

(2) Prior approval

(a) No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of $25,000 or 5 percent of the bank's total capital unless:

(i) The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and

(ii) The interested party has abstained from participating directly or indirectly in the voting. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds $500,000, except by complying with the requirements of this paragraph.

(b) Approval by the board of directors under paragraph (2)(a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph (2)(a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of (1) of this rule.

(c) Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.

(3) Aggregate lending limit. No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank. This prohibition does not apply to an extension of credit by a bank to a bank holding company (as defined in 12 U.S.C. 1841(a)) of which the bank is a subsidiary of that bank holding company.

(4) Overdrafts. No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of $1,000 or less: Provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

(5) Additional restrictions on loans to executive officers

(a) No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs (c) and (d) of this rule.

(b) No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph (c)(iii) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph (c)(iii) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.

(c) A bank is authorized to extend credit to any executive officer of the bank:

(i) In any amount to finance the education of the executive officer's children;

(ii) In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and

(iii) For any other purpose not specified in paragraphs (5)(c)(i) and (ii), if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or $25,000, but in no event more than $100,000.

(d) Any extension of credit by a bank to any of its executive officers shall be: (1) Promptly reported to the bank's board of directors; (2) in compliance with the requirements of general prohibitions, paragraph (1) of this rule; (3) preceded by the submission of a detailed current financial statement of the executive officer; and (4) made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph (5)(c) of this rule.

CB101.38 Loans Secured by Corporate Stock [11-7-102] No state bank shall make any loan or discount on the security of the shares of its own capital stock or of its obligations subordinate to deposits. No state bank shall purchase its own stock nor the stock of any other corporation except such as it may necessarily acquire in the protection or satisfaction of previously existing loans made in good faith. Any bank stock so acquired shall be sold by the bank within one year, and sooner, if it can be done without impairing the bank's investment in same. This rule shall not apply to any investment made by a bank acting as a fiduciary pursuant to the authority of section 11-10-102, nor shall it apply to investments made pursuant to the authority of section 11-7-106(2), 11-7-106(10), or 11-9-102.

CB101.39 Sale of Federal Funds [11-7-102]

(a) Definition. "Sale of Federal funds" means, for purposes of this Rule, any transaction among depository institutions involving the transfer of immediately available funds resulting from credits to deposit balances at Federal Reserve banks or from credits to new or existing deposit balances due from a correspondent depository institution.

(b) Sales of Federal funds with a maturity of one business day or under a continuing contract are not "loans and extensions of credit" for purposes of lending limits. However, sales of Federal funds with a maturity of more than one business day are subject to the lending limits.

(c) A "continuing contract" refers to an agreement that remains in effect for more than one business day but has no specified maturity and requires no advance notice for termination.

CB101.40 Investment in Small Business Investment Companies [11-7-106] Shares of stock in small business investment companies organized under Public Law No. 85-699, 85th Congress, shall be eligible for purchase by state banks to the extent that in no event shall any state bank hold shares in an amount aggregating more than 3 per centum of the bank's total capital.

CB101.41 Investment in a Bank Service Corporation [11-7-106] A state bank may invest not more than 10 per centum of total capital in a bank service corporation. No state bank shall invest more than 5 per centum of its total assets in bank service corporation.

CB101.42 Loans [11-7-103; 11-7-104] Any state bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

1. (a) General. Any state bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.

   (b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g)), and land sales contracts.

2. Other

(a) Insured or Guaranteed Loans.

(1) When the bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:

(i) Insured under the provisions of the National Housing Act;

(ii) Insured by the Secretary of Agriculture pursuant to Title 1 of the Bankhead-Jones Farm Tenant Act, or the Act of August 28, 1937, or Title V of the Housing Act of 1949;

(iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;

(iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the bank will be assured of repayment in accordance with the terms of the loan;

(v) At least 20% guaranteed or insured by the Administrator of Veterans Affairs under Chapter 37, Title 38 of the United States Code;

(vi) Guaranteed under section 802 of the Housing and Community Development Act of 1974;

(vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and

(viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act.

(2) When the bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.

(b) Loans where the Bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.

(c) Loans secured by an assignment of rents under a lease.

(d) Loans secured by the pledge or assignment of another real estate mortgage.

(e) Loans secured by a valid liens on timber.

(f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings.

(g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.

(h) Loans for which a security interest is taken in a mobile home.

(i) Loans made previously where a security interest in real estate is taken subsequently in good faith.

(j) Any type loan that a national bank has the authority to make pursuant to 12 USC 24.

(k) Any type loan approved from time to time by the Colorado State Banking Board.

CB101.43 Lending Limits [11-7-103]

(1) (a) The total loans and extensions of credit by a state bank to a person outstanding at one time and not fully secured, as determined in a manner consistent with paragraph (2) of this subsection, by collateral having a market value at least equal to the amount of the loan or extension of credit shall not exceed 15 per centum of total capital.

(b) The total loans and extensions of credit by a state bank to a person outstanding at one time and fully secured by readily marketable collateral having a market value, as determined by reliable and continuously available price quotations, at least equal to the amount of the funds outstanding shall not exceed 10 per centum of the total capital. This limitation shall be separate from and in addition to the limitation contained in paragraph (1) of this subsection.

(2) For the purposes of this rule --

(a) The term "loans and extensions of credit" shall include all direct or indirect advances of funds to a person made on the basis of any obligation of that person to repay the funds or repayable from specific property pledged by or on behalf of the person and shall also include any liability of a state bank to advance funds to or on behalf of a person pursuant to a contractual commitment; and

(b) The term "person" shall include an individual, sole proprietorship, partnership, joint venture, association, trust, estate, business trust, corporation, sovereign government or agency, instrumentality, or political subdivision thereof, or any similar entity or organization.

(3) The limitations contained in subsection (1) shall be subject to the following exceptions:

(a) Loans or extensions of credit arising from the discount of commercial or business paper evidencing an obligation to the person negotiating it with recourse shall not be subject to any limitation based on capital.

(b) The purchase of bankers' acceptances of the kind described in section 13 of the Federal Reserve Act and issued by other banks shall not be subject to any limitations based on capital.

(c) Loans and extensions of credit secured by bills of lading, warehouse receipts, or similar documents transferring or securing title to readily marketable staples shall be subject to a limitation of 35 per centum of total capital in addition to the general limitations if the market value of the staples securing each additional loan or extension of credit at all times equals or exceeds 115 per centum of the outstanding amount of such loan or extension of credit. The staples shall be fully covered by insurance whenever it is customary to insure such staples.

(d) Loans or extensions of credit secured by bonds, notes, certificates of indebtedness, or Treasury bills of the United States or by other such obligations fully guaranteed as to principal and interest by the United States shall not be subject to any limitation based on capital.

(e) Loans or extensions of credit to or secured by unconditional takeout commitments or guarantees of any department, agency, bureau, board, commission, or establishment of the United States or any corporation wholly owned directly or indirectly by the United States shall not be subject to any limitation based on capital.

(f) Loans or extensions of credit secured by a segregated deposit account in the lending bank shall not be subject to any limitation based on capital.

(g) Loans or extensions of credit to any financial institution or to any receiver, conservator, or other agent in charge of the business and property of such financial institution, when such loans or extensions of credit are approved by the Banking Board, shall not be subject to any limitation based on capital.

(h) (I) Loans and extensions of credit arising from the discount of negotiable or nonnegotiable installment consumer paper which carries a full recourse endorsement or unconditional guarantee by the person transferring the paper shall be subject under this section to a maximum limitation equal to 25 per centum of total capital, notwithstanding the collateral requirements set forth in subsection (1)(b).

(II) If the bank's files or the knowledge of its officers of the financial condition of each maker of such consumer paper is reasonably adequate, and an officer of the bank designated for that purpose by the board of directors of the bank certifies in writing that the bank is relying primarily upon the responsibility of each maker for payment of such loans or extensions of credit and not upon any full or partial recourse endorsement or guarantee by the transferor, the limitations of this section as to the loans or extensions of credit of each such maker shall be the sole applicable loan limitations.

(i) (I) Loans and extensions of credit secured by shipping documents or instruments transferring or securing title covering livestock or giving a lien on livestock when the market value of the livestock securing the obligation is not at any time less than 115 per centum of the face amount of the note covered, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a maximum limitation equal to 25 per centum of total capital.

(II) Loans and extensions of credit which arise from the discount by dealers in dairy cattle of paper given in payment for dairy cattle, which paper carries a full recourse endorsement or unconditional guarantee of the seller, and which are secured by the cattle being sold, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a limitation of 25 per centum of total capital.

(j) Loans or extensions of credit to the Student Loan Marketing Association shall not be subject to any limitation based on capital.

(4) The Banking Board also shall have authority to determine when a loan putatively made to a person shall for purposes of this section be attributed to another person.

CB101.44 Dividends [11-3-118] The approval of the Banking Board shall be required if the total of all dividends declared by such state bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

CB101.45 Generally Accepted Accounting Principles [11-3-115(3)(a)]

A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).

B) **While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP.** In reporting transactions not covered in principle by these regulatory instructions, banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

CB101.46 Standards for Determining Value of Asset [11-2-106(3)(a)] For purposes of this section, the standard for the value of an asset shall be the lower of cost or market.

Valuation reserves, such as for bad debts or fixed asset depreciation, shall be established and assets will be depreciated or amortized where appropriate as required by GAAP or regulatory authorities.

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	164 BANKS 12-31-89	% TO TOTAL	173 BANKS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	422,172	8.4	552,719	(130,547)	-23.6
SECURITIES	1,309,536	26.2	1,315,423	(5,887)	-0.4
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	349,576	7.0	522,370	(172,794)	-33.1
LOANS AND LEASE FINANCING RECEIVABLES	2,665,768	53.3	3,773,568	(1,107,800)	-29.4
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	43,517	0.9	84,858	(41,341)	-48.7
LOANS AND LEASES, NET	2,522,251	50.4	3,688,710	(1,166,459)	-31.6
ASSETS HELD IN TRADING ACCOUNTS	3,693	0.1	8,820	(5,172)	-58.1
PREMISES AND FIXED ASSETS	101,703	2.0	173,092	(71,389)	-41.2
OTHER REAL ESTATE OWNED	94,792	1.9	97,083	(2,291)	-2.4
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	542	0.0	144	398	276.4
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	617	0.0	666	(49)	-7.4
INTANGIBLE ASSETS	2,410	0.0	1,702	708	41.6
OTHER ASSETS	95,823	1.9	145,005	(49,182)	-33.9
TOTAL ASSETS	5,003,115	100.0	6,505,734	(1,502,619)	-23.1
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	4,500,323	89.9	5,768,379	(1,268,056)	-22.0
- NONINTEREST BEARING	974,992	19.5	1,287,183	(312,191)	-24.3
- INTEREST BEARING	3,525,331	70.5	4,481,196	(955,865)	-21.3
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	24,475	0.5	165,910	(141,435)	-85.2
DEMAND NOTES/U.S. TREASURY	1,746	0.0	9,865	(8,119)	-82.3
OTHER BORROWED MONEY	4,688	0.1	7,548	(2,860)	-37.9
MORTGAGE INDEBTEDNESS	4,348	0.1	22,638	(18,290)	-80.8
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	617	0.0	666	(49)	-7.4
NOTES AND DEBENTURES	1,240	0.0	10,710	(9,470)	-88.4
OTHER LIABILITIES	39,607	0.8	57,083	(17,476)	-30.6
TOTAL LIABILITIES	4,577,044	91.5	6,042,799	(1,465,755)	-24.38
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	700	0.0	2,000	(1,300)	0.0
COMMON STOCK	92,617	1.9	108,374	(15,757)	-14.5
SURPLUS	148,767	3.0	208,103	(59,336)	-28.5
UNDIVIDED PROFITS/CAPITAL RESERVES	184,039	3.7	144,458	39,581	27.4
TOTAL EQUITY CAPITAL	426,071	8.5	462,935	(36,864)	-8.0
LOSSES DEFERRED	611	0.0	3,043	(2,432)	-79.9
TOTAL LIABILITIES AND EQUITY CAPITAL	5,003,726	100.0	6,508,777	(1,505,051)	-23.1

CERTIFICATE ISSUED MAY 25, 1974 NO. 525
OMNIBANK ARVADA
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE PRESIDENT;
CHRISTINIA PEARSON, CASHIER

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,
HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LARRY A. MIZEL,
DONALD P. SHWAYDER, GARY KLEARMAN, RAYMOND T. BAKER, CALVIN EISENBERG

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,802
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,482
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,585
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,808	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	92	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,716
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		140
7. OTHER REAL ESTATE OWNED		487
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		317
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,529
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,529
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,062
(1) NONINTEREST-BEARING	7,290	
(2) INTEREST-BEARING	15,772	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,197
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,232
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,332
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,332
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,529

CERTIFICATE ISSUED FEBRUARY 16, 1989 **NO. 630**
ALPINE BANK
ASPEN

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT; ROBERT P. LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

J. ROBERT YOUNG, STEPHEN BRIGGS, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS, JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY S. SLIFER, WILLIAM B. VOLLBRACHT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,217
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,657
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		247
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,865	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	12	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,853
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		237
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		167
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,478
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,478
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,035
(1) NONINTEREST-BEARING	2,876	
(2) INTEREST-BEARING	9,159	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		105
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,140
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		738
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,338
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,478

CERTIFICATE ISSUED JULY 9, 1979 NO. 563
PITKIN COUNTY BANK AND TRUST CO.
ASPEN

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD; ALLEN R. KOENEKE, PRESIDENT; THOMAS W. GRIFFITHS, EXECUTIVE VICE PRESIDENT; AMY GILBERTSON, VICE PRESIDENT/CASHIER

DIRECTORS-

J. THOMAS CLARK, ALLEN R. KOENEKE, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,807
B. INTEREST-BEARING BALANCES		5,494
2. SECURITIES		4,542
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,045
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	56,238	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	555	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		55,683
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		721
7. OTHER REAL ESTATE OWNED		184
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,504
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		76,980
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		76,980

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		70,923
(1) NONINTEREST-BEARING	14,601	
(2) INTEREST-BEARING	56,322	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		295
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		71,798
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		684
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,848
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,182
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,182
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		76,980

CERTIFICATE ISSUED MAY 29, 1942 **NO. 283**
THE BANK OF ASPEN
ASPEN

OFFICERS-

KURT ADAM, PRESIDENT; CLARE O. BARRINGER, VICE PRESIDENT

DIRECTORS-

WILLIAM E. CLARK, RICHARD J. MEEKER, F.P. STONE, MICHAEL J. PINT, LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, KURT E. ADAM, GERALD F. GROSWOLD

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,107
B. INTEREST-BEARING BALANCES		
2. SECURITIES		22,534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		640
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39,022	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	401	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,621
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,146
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		324
11. OTHER ASSETS		2,227
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		74,599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		74,599
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		68,523
(1) NONINTEREST-BEARING	17,611	
(2) INTEREST-BEARING	50,912	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		840
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		69,363
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,650
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,586
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,236
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		74,599

CERTIFICATE ISSUED MAY 5, 1976 **NO. 541**
COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT; CAROL A. HARDY, SR. VICE PRESIDENT/CASHIER; PAUL W. SHOEMAKER, VICE PRESIDENT

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD, DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,466
B. INTEREST-BEARING BALANCES		698
2. SECURITIES		13,806
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		905
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,770	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	609	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,161
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		351
7. OTHER REAL ESTATE OWNED		2,438
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		609
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,434
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,434
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,782
(1) NONINTEREST-BEARING	8,920	
(2) INTEREST-BEARING	25,862	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,927
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,374
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,507
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,507
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,434

CERTIFICATE ISSUED NOVEMBER 17, 1978 **NO. 558**
OMNIBANK AURORA
AURORA

OFFICERS-

RICHARD JORGENSON, PRESIDENT; RICHARD L. MCGILVERY, VICE PRESIDENT; SUZANNE K. BURRITT, CASHIER

DIRECTORS-

WILLIAM B. KEMPER, LARRY A. MIZEL, RAYMOND T. BAKER, ROBERT W. GRAF, DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN, RICHARD JORGENSON, NORMAN BROWNSTEIN, HAROLD GUZOFSKY, EMIL HECHT, CALVIN EISENBERG

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,373
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,645	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	189	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,456
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		162
7. OTHER REAL ESTATE OWNED		151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		389
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,106
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29,599
(1) NONINTEREST-BEARING	7,879	
(2) INTEREST-BEARING	21,720	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29,720
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,286
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,106

CERTIFICATE ISSUED OCTOBER 1, 1989 NO. 631
OMNIBANK ILIFF
AURORA

OFFICERS-

RICHARD JORGENSEN, PRESIDENT

DIRECTORS-

RAYMOND T. BAKER, GARY KLEARMAN, CALVIN EISENBERG, LARRY A. MIZEL, MICHAEL A. FEINER, DONALD L. KORTZ, ROBERT W. GRAF, JOHN ANDREW LOVE, HAROLD GUZOFSKY, MYRON A. SIDON, EMIL HECHT, RICHARD JORGENSEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		728
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,973
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,254
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,261	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	68	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,193
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		33
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		425
11. OTHER ASSETS		187
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,793
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,793
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,413
(1) NONINTEREST-BEARING	4,532	
(2) INTEREST-BEARING	8,881	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,573
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		532
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,220
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,220
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,793

CERTIFICATE ISSUED APRIL 24, 1957 **NO. 463**
PEOPLES BANK AND TRUST CO.
AURORA

OFFICERS-

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC. VICE PRESIDENT; DAVID EDWARDS, DONALD ECHTERMEYER, VICE PRESIDENTS; JOAN MCNULTY, CASHIER

DIRECTORS-

HOMER LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP, JOSEPH C. MOFFITT, EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER, THOMAS W. NEVIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,242
B. INTEREST-BEARING BALANCES		4,562
2. SECURITIES		5,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,580	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	250	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,330
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,127
7. OTHER REAL ESTATE OWNED		667
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		306
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,325
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,325
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,073
(1) NONINTEREST-BEARING	8,846	
(2) INTEREST-BEARING	26,227	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		214
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,287
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,038
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,038
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,325

CERTIFICATE ISSUED JUNE 3, 1988 **NO. 625**
SECURITY BANK OF COLORADO
AURORA

OFFICERS-

STEPHEN P. BALTZ, PRESIDENT/CEO; KELLY J. ZAMORSKI, SR. VICE PRESIDENT; TINA R. HAJICEK, VICE PRESIDENT; BRENDA B. MAZAR, VICE PRESIDENT/CASHIER

DIRECTORS-

MARTHA J. BALTZ, BRENDA B. MAZUR, KELLY J. ZAMORSKI

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,173
B. INTEREST-BEARING BALANCES...		
2. SECURITIES..		661
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	6,025	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,938
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		704
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		10,308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		10,308
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		9,473
(1) NONINTEREST-BEARING..............................	3,270	
(2) INTEREST-BEARING.................................	6,203	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		9,572
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		300
25. SURPLUS..		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		136
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		736
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		736
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		10,308

CERTIFICATE ISSUED OCTOBER 15, 1981 NO. 586
FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY DIERS, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,305
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,789
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		782
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,659	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	248	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,411
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,324
7. OTHER REAL ESTATE OWNED		591
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		936
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46,138
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		46,138
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		43,316
(1) NONINTEREST-BEARING	10,063	
(2) INTEREST-BEARING	33,253	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43,422
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		950
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,466
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,716
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		46,138

CERTIFICATE ISSUED JULY 16, 1976 NO. 543
ALPINE BANK, BASALT
BASALT

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT; JO BERRY, CASHIER; GLEN JAMMARON, VICE PRESIDENT

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLACE A.E. DEBEQUE, JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIFER, DAVE SCRUBY, J. ROBERT YOUNG, ROBERT F. DOWNS

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,503
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		3,554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,143	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	210	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,933
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		350
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		258
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,796
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,796
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,399
(1) NONINTEREST-BEARING	3,513	
(2) INTEREST-BEARING	14,886	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		881
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,447
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		545
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		679
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,349
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,349
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,796

CERTIFICATE ISSUED JULY 26, 1977 NO. 549
PINE RIVER VALLEY BANK
BAYFIELD

OFFICERS-

H. "JACK" LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT; DAN R. FORD, GLADE E. STOWELL, VICE PRESIDENTS; LINDA L. HARDY, CASHIER

DIRECTORS-

JOE D. FORD, H. "JACK" LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL W. SOWER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		571
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		3,582
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,236	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	82	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,154
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		162
7. OTHER REAL ESTATE OWNED		248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		203
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,169
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,169

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,848
(1) NONINTEREST-BEARING	1,813	
(2) INTEREST-BEARING	11,035	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,946
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	823
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	14,169

CERTIFICATE ISSUED OCTOBER 5, 1973 NO. 522
BANK OF BOULDER
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, VICE PRESIDENT/CASHIER

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK, MYRTLE TISONE, STEVEN K. BOSLEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,520
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		9,052
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD...		2,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	44,285	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	634	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		43,651
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		2,778
7. OTHER REAL ESTATE OWNED...		1,377
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		3,657
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		68,885
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		68,885
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		59,867
(1) NONINTEREST-BEARING..............................	17,315	
(2) INTEREST-BEARING.................................	42,552	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...................		1,954
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		642
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		553
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		63,016
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		646
25. SURPLUS..		2,198
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		3,025
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		5,869
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		5,869
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		68,885

CERTIFICATE ISSUED DECEMBER 31, 1985 NO. 616
BOULDER TRI-STATE BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; JEFFREY N. STIFFLER, EXEC. VICE PRESIDENT; DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY, TERRY F. SMITH, DONALD H. SCHURR, JR., JEFFREY N. STIFFLER, RUSSELL K. OSGOOD, JEROME C. DARNELL

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		708
B. INTEREST-BEARING BALANCES		
2. SECURITIES		792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,640
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,644	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	167	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,477
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		744
7. OTHER REAL ESTATE OWNED		669
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		158
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,188
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,188
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,493
(1) NONINTEREST-BEARING	2,426	
(2) INTEREST-BEARING	11,067	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,575
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		413
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,613
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,188

CERTIFICATE ISSUED SEPTEMBER 10, 1971 NO. 507

PLATTE VALLEY BANK

BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, JIM CLEMENT, VICE PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL E. BENNETT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,508
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,162
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,180	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,027
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,002
7. OTHER REAL ESTATE OWNED		1,123
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		460
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,282
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		30,282
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,495
(1) NONINTEREST-BEARING	5,804	
(2) INTEREST-BEARING	20,691	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1,275
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,034
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		384
25. SURPLUS		1,016
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		848
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,248
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		30,282

CERTIFICATE ISSUED OCTOBER 9, 1915 **NO. 294**
FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE PRESIDENT; STEVEN R. DUPPS, CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN, ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE, KENNETH J. GARTON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,121
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,807	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	239	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,568
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		178
7. OTHER REAL ESTATE OWNED		1,657
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,254
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,335
(1) NONINTEREST-BEARING	2,964	
(2) INTEREST-BEARING	16,371	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,469
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		563
25. SURPLUS		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,222
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,785
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,785
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,254

CERTIFICATE ISSUED MARCH 17, 1987 **NO. 622**
COLLEGIATE PEAKS BANK
BUENA VISTA

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMAHAN, EXECUTIVE VICE PRESIDENT;
ROBERT W. SCHUTTE, VICE PRESIDENT/CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, JOHN BURT, ROBERT A. FERRIS, JR.,
LEWIS L. LOWE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.................		785
B. INTEREST-BEARING BALANCES...		1,179
2. SECURITIES..		3,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL....................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..............................	4,170	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		4,105
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		327
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		174
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		10,469
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		10,469
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		8,952
(1) NONINTEREST-BEARING..................................	2,050	
(2) INTEREST-BEARING.....................................	6,902	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE....................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		9,048
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK...		500
25. SURPLUS..		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		421
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		1,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,421
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		10,469

CERTIFICATE ISSUED NOVEMBER 14, 1931 **NO. 427**
THE BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE PRESIDENT; JERRY L. GROSS, VICE PRESIDENT/CASHIER; RICK HAYNES, VICE PRESIDENT

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L.L. REINECKER, WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,169
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		14,369
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,522	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,394
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		264
7. OTHER REAL ESTATE OWNED		311
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		570
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,427
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,427
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,898
(1) NONINTEREST-BEARING	6,799	
(2) INTEREST-BEARING	22,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		327
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29,225
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		902
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,202
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,202
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31,427

CERTIFICATE ISSUED DECEMBER 8, 1910 **NO. 206**
BYERS STATE BANK
BYERS

OFFICERS-

DELMAR A. DURYEA, PRESIDENT; DOUGLAS E. FAST, EXEC. VICE PRESIDENT/ CASHIER

DIRECTORS-

ROBERT E. RICE, L.R. BATE, MARVIN N. CHRISTENSEN, TED TURECEK, THOMAS F. HUGGINS, DOUG FAST, GLEN MCKIE

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,348
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,456
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,069	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,915
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		743
7. OTHER REAL ESTATE OWNED		151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		368
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,981

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,537
(1) NONINTEREST-BEARING	2,252	
(2) INTEREST-BEARING	12,285	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		725
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		210
20. OTHER LIABILITIES		479
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,951
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		420
25. SURPLUS		420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,030
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,030
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,981

CERTIFICATE ISSUED JULY 24, 1916 **NO. 312**
FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE PRESIDENT; MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON, VICE-PRESIDENTS

DIRECTORS-

MILTON L. MATHIS, JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, JOHN R. KELLER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,231
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,557
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,406	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	269	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,137
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		176
7. OTHER REAL ESTATE OWNED		410
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		550
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,811
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,106
(1) NONINTEREST-BEARING	3,862	
(2) INTEREST-BEARING	21,244	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		72
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		408
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,586
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,450
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,811

CERTIFICATE ISSUED JANUARY 17, 1973 **NO. 516**
ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOE SCOFIELD, PRESIDENT;
JOHN BELL, VICE PRESIDENT/CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. ROBERT YOUNG,
ROBERT F. DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, ERNEST GIANINETTI,
WALLACE A.E. DEBEQUE

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,291
B. INTEREST-BEARING BALANCES		493
2. SECURITIES		3,015
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,739
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,811	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,621
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		317
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		261
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,737
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,737

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,181
(1) NONINTEREST-BEARING	4,450	
(2) INTEREST-BEARING	14,731	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,360
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		827
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,377
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,377
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,737

CERTIFICATE ISSUED AUGUST 21, 1939 **NO. 433**
THE BANK OF DOUGLAS COUNTY
CASTLE ROCK

OFFICERS-

PHILIP S. MILLER, PRESIDENT; DONA SHERLOCK, VICE PRESIDENT/CASHIER; THOMAS D. WAYMIRE, VICE PRESIDENT

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,546
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		40,855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,388	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,077
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		123
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		61,044
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		61,044
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49,760
(1) NONINTEREST-BEARING	7,587	
(2) INTEREST-BEARING	42,173	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50,020
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		7,024
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		11,024
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		61,044

CERTIFICATE ISSUED FEBRUARY 21, 1944 NO. 437
EASTERN COLORADO BANK
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS-

VICTOR L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,509
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		8,377
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	31,368	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	1,080	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		30,288
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		137
7. OTHER REAL ESTATE OWNED..		25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		864
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		44,100
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		44,100

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		37,977
(1) NONINTEREST-BEARING................................	6,592	
(2) INTEREST-BEARING...................................	31,385	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		564
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		38,541
22. LIMITED-LIFE PREFERRED STOCK.......................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		400
25. SURPLUS..		1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		3,659
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		5,559
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		5,559
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		44,100

CERTIFICATE ISSUED MAY 24, 1977 NO. 548
GREENHORN VALLEY BANK
COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS-

MORRIS L. GRABER, CREIGHTON COOK, HOLLAND DUELL, JR.,
WILLIAM WACHOB, RAYMOND CALVIN SIKES

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		390
B. INTEREST-BEARING BALANCES		250
2. SECURITIES		638
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,486	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,413
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		138
7. OTHER REAL ESTATE OWNED		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,465
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,465
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,029
(1) NONINTEREST-BEARING	1,194	
(2) INTEREST-BEARING	3,835	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,067
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		258
25. SURPLUS		70
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		70
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		398
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		398
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,465

CERTIFICATE ISSUED DECEMBER 17, 1979 NO. 566
BANK AT BROADMOOR
COLORADO SPRINGS

OFFICERS-

DAN S. BAKER, PRESIDENT; D. EDWARD SAUER, EXEC. VICE PRESIDENT;
ELAINE OVERMEYER, CASHIER

DIRECTORS-

MARY E. ROSS, DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE,
D. EDWARD SAUER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,454
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,483
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,138	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	138	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,000
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		189
7. OTHER REAL ESTATE OWNED		158
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		84
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,978
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,978
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,139
(1) NONINTEREST-BEARING	3,237	
(2) INTEREST-BEARING	7,902	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,181
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		494
25. SURPLUS		249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		54
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		797
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		797
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,978

CERTIFICATE ISSUED FEBRUARY 26, 1982 **NO. 590**
CENTURY BANK ACADEMY AT HANCOCK
COLORADO SPRINGS

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH, GAYLORD "AL" ALBERG, R.E. LUDT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,160
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,625
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,947	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	149	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,798
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		271
7. OTHER REAL ESTATE OWNED		134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		107
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,667
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,667
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,327
(1) NONINTEREST-BEARING	4,097	
(2) INTEREST-BEARING	8,230	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,558
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		385
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		224
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,109
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,109
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,667

CERTIFICATE ISSUED JULY 2, 1969 **NO. 496**
CENTURY BANK BROADMOOR/SKYWAY
COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD "AL" ALBERG, VICE PRESIDENT; GENE K. DOVER, VICE PRESIDENT/CASHIER

DIRECTORS-

GAYLORD "AL" ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN, PHILIP M. KLEINSMITH, R.E. LUDT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,014
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,504	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	585	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,919
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,038
7. OTHER REAL ESTATE OWNED		1,330
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		306
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28,393

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,852
(1) NONINTEREST-BEARING	4,069	
(2) INTEREST-BEARING	21,783	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		97
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,194
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		549
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,199
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,199
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28,393

CERTIFICATE ISSUED OCTOBER 31, 1984 **NO. 609**
CHEYENNE MOUNTAIN BANK
COLORADO SPRINGS

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE PRESIDENT/CASHIER; JAMES D. CALLOW, VICE PRESIDENT

DIRECTORS-

RUSSELL M. WICKS, JR., FRANK R. ALEXANDER, DON E. CHISMAR, SCOTT HUGHES

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,465
B. INTEREST-BEARING BALANCES		
2. SECURITIES		739
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,085
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,503	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	236	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,267
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		142
7. OTHER REAL ESTATE OWNED		985
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		376
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,059
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,059

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,572
(1) NONINTEREST-BEARING	1,987	
(2) INTEREST-BEARING	8,585	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,654
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	800
25. SURPLUS	395-
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	405
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	405
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	11,059

CERTIFICATE ISSUED OCTOBER 31, 1984 **NO. 608**
STATE BANK AND TRUST OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

JOHN G. JACKSON, CHAIRMAN OF THE BOARD/CEO; WILLIAM H. KANDT, PRESIDENT; SCOTT PURSLEY, SR. VICE PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG, ALAN D. CLARK, WILLIAM H. KANDT

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		988
B. INTEREST-BEARING BALANCES		495
2. SECURITIES		7,228
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,932	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	186	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,746
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		531
7. OTHER REAL ESTATE OWNED		461
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		71
11. OTHER ASSETS		393
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,513
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,513
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,751
(1) NONINTEREST-BEARING	3,598	
(2) INTEREST-BEARING	16,153	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		2,111
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,992
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,025
25. SURPLUS		496
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,513

CERTIFICATE ISSUED APRIL 25, 1972 **NO. 510**
THE CITADEL BANK
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, RICHARD E. JORGENSON, SR., SR. VICE PRESIDENTS; NORMA N. PAINTER VICE PRESIDENT/CASHIER; ROGER P. BRUGGEMAN, VICE PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR, GLEN B. CLARK, JR., RICHARD E. JORGENSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,069
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,938	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	186	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,752
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		467
7. OTHER REAL ESTATE OWNED		449
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		663
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,385

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,296
(1) NONINTEREST-BEARING	8,048	
(2) INTEREST-BEARING	17,248	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		234
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,530
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		558
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		297
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,855
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,385

CERTIFICATE ISSUED MAY 29, 1950 NO. 449
METROPOLITAN STATE BANK
COMMERCE CITY

OFFICERS-

ORREL A. DANIEL, CHAIRMAN OF THE BOARD; ROBERT L. STEELE, PRESIDENT;
CLYDE DEBELLO, VICE PRESIDENT/CASHIER;
JAMES MAKOWSKI, SR. VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE, ROBERT F. BROZMAN,
EDWARD A. BROWN, IVAN R. JERGENSEN, KENNETH L. GAHAGEN,
ROBERT L. BERGMAN, FRANCES T. DANIEL, ADVISORY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,610
B. INTEREST-BEARING BALANCES		768
2. SECURITIES		6,542
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,880
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,292	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	202	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,090
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		527
7. OTHER REAL ESTATE OWNED		484
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		23
11. OTHER ASSETS		327
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,251
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,251
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,094
(1) NONINTEREST-BEARING	8,557	
(2) INTEREST-BEARING	21,537	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		358
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,452
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		864
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,799
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,251

CERTIFICATE ISSUED MAY 15, 1936 NO. 429
CITIZENS STATE BANK OF CORTEZ
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE PRESIDENT; BELMEAR D. BROWN, EXEC. VICE PRESIDENT/CASHIER; MICHAEL E. LOSH, MARLIN R. WITTWER, VICE PRESIDENTS

DIRECTORS-

CHARLES M. MCAFEE, JAMES D. PORTER, ROBERT D. HELMS, CHARLES M. SEARLE, ELIZABETH S. SEARLE, BELMEAR D. BROWN, KEENAN G. ERTEL

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,621
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,247	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	304	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,943
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		854
7. OTHER REAL ESTATE OWNED		3,420
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		861
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		34,918
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,504
(1) NONINTEREST-BEARING	6,138	
(2) INTEREST-BEARING	26,366	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		109
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		104
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		427
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,144
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		274
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		34,918

CERTIFICATE ISSUED SEPTEMBER 21, 1988 NO. 627
FIRST SECURITY BANK OF CRAIG
CRAIG

OFFICERS-

Q. DEAN BROSIOUS, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT; THOMAS R. MAGNUSON, CASHIER

DIRECTORS-

Q. DEAN BROSIOUS, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS, LYNN K. WHITEMAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,611
B. INTEREST-BEARING BALANCES		329
2. SECURITIES		3,881
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,035
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,410	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	898	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,512
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		563
7. OTHER REAL ESTATE OWNED		238
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		422
11. OTHER ASSETS		527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,118
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,396
(1) NONINTEREST-BEARING	3,908	
(2) INTEREST-BEARING	17,488	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		196
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,592
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,326
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,526
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,118

CERTIFICATE ISSUED SEPTEMBER 28, 1925 NO. 421

MOFFAT COUNTY STATE BANK

CRAIG

OFFICERS-

JOHN C. MULLER, PRESIDENT/CHAIRMAN OF THE BOARD; JACK J. MOSS, VICE PRESIDENT; DOUGLAS R. NEWLAND, CASHIER

DIRECTORS-

JOHN C. MULLER, JAMES D. EDGERLEY, CHARLES A. STODDARD, JR., L. DEAN VISINTAINER, THOMAS E. TREVENEN, JOSEPH L. CODUTE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,249
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		13,245
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,264	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	822	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,442
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		402
7. OTHER REAL ESTATE OWNED		324
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		722
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,384
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28,384
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,389
(1) NONINTEREST-BEARING	3,954	
(2) INTEREST-BEARING	21,435	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		100
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		436
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,925
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		343
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		616
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,459
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,459
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28,384

CERTIFICATE ISSUED OCTOBER 26, 1977 NO. 551
CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT; HAROLD CLIFFORD GOSS, EXEC. VICE PRESIDENT; DARLENE M. HALAZON, VICE PRESIDENT/CASHIER

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN, GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN, KAY C. DRURY, HAROLD CLIFFORD GOSS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,978
B. INTEREST-BEARING BALANCES		
2. SECURITIES		951
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,153	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	187	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,966
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		370
7. OTHER REAL ESTATE OWNED		316
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		318
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,599
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,285
(1) NONINTEREST-BEARING	4,843	
(2) INTEREST-BEARING	12,442	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		142
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,427
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		555
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		367
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,172
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,599

CERTIFICATE ISSUED JUNE 20, 1973 NO. 520
BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., CHAIRMAN OF THE BOARD/PRESIDENT;
NANCY DUMMER, VICE PRESIDENT/CASHIER

DIRECTORS-

THEODORE H. MUELLER, JOYCE H. MUELLER, RICHARD W. JOHNSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		271
B. INTEREST-BEARING BALANCES		
2. SECURITIES		948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		170
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,485	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	113	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,372
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		126
7. OTHER REAL ESTATE OWNED		783
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,802
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,802
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,243
(1) NONINTEREST-BEARING	921	
(2) INTEREST-BEARING	6,322	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		45
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,374
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		112-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		428
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,802

CERTIFICATE ISSUED APRIL 8, 1937 NO. 431
THE RIO GRANDE COUNTY BANK
DEL NORTE

OFFICERS-

JOHN REASON, CHAIRMAN OF THE BOARD; ROGER N. KNAPP, PRESIDENT/CEO;
TODD E. WRIGHT, VICE PRESIDENT/CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,
LARRY R. MARTZ, TODD E. WRIGHT, (MR.) VIVIAN ERIKSEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,420
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,155
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,335
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,196	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	415	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,781
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		237
7. OTHER REAL ESTATE OWNED		143
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		381
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,452
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,663
(1) NONINTEREST-BEARING	4,125	
(2) INTEREST-BEARING	8,538	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		95
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,838
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		25
25. SURPLUS		425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,164
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,614
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,452

CERTIFICATE ISSUED APRIL 27, 1909 NO. 149
THE COLORADO BANK & TRUST COMPANY
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; REBECCA SHEA, SR. VICE PRESIDENT/CASHIER; WILLIAM F. SEUELL, GREG K. POPE, VICE PRESIDENTS

DIRECTORS-

GORDON E. WAGNER, HOBART J. KNIGHT, HARRY GILBERT, BILL HELLMAN, DON R. LANE, RALPH MANGUM

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,066
B. INTEREST-BEARING BALANCES		2,065
2. SECURITIES		13,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,418	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	769	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,649
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		633
7. OTHER REAL ESTATE OWNED		892
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,089
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,366
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		42,366
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,408
(1) NONINTEREST-BEARING	6,619	
(2) INTEREST-BEARING	31,789	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		331
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		271
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39,010
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,189
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		967
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		42,366

CERTIFICATE ISSUED SEPTEMBER 1, 1953 NO. 457
BANK OF DENVER
DENVER

OFFICERS-

WALTER EMERY, CHAIRMAN OF THE BOARD; EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE PRESIDENT; PATRICIA CONNELL, VICE PRESIDENT/ CASHIER; LORETTA A. SMITH, JUDITH A. WAGNER, GEORGE DREMAN, HOWARD JACOBSEN, ROGER WOLMAN, VICE PRESIDENTS

DIRECTORS-
WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE, EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN, ROBERT W. WALTER, JOHN A. YELENICK, WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE, W.W. WILSON, DIRECTOR EMERITUS, ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,860
B. INTEREST-BEARING BALANCES		
2. SECURITIES		17,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	46,051	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	136	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		45,915
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,187
7. OTHER REAL ESTATE OWNED		74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,087
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		72,677
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		72,677

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63,383
(1) NONINTEREST-BEARING	13,275	
(2) INTEREST-BEARING	50,108	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		368
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		657
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		64,408
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	900
25. SURPLUS	2,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	5,269
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,269
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	8,269
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	72,677

CERTIFICATE ISSUED MAY 28, 1985 **NO. 613**
BELCARO BANK
DENVER

OFFICERS-

THOMAS C. STOKES, PRESIDENT/CEO; RICK R. SEIFERTH, SR. VICE PRESIDENT; GREGORY C. DEWIT, SHIRLEY C. SMOAK, DENNIS L. BERANEK, CHRISTOPHER M. JOHNSON, VICE PRESIDENTS

DIRECTORS-

CHESTER N. WINTER, EARL E. HOELLEN, LEO ROSTERMUNDT, THOMAS STOKES, SAMUEL R. FREEMAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,150
B. INTEREST-BEARING BALANCES		1,141
2. SECURITIES		1,759
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,656	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	327	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,329
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		204
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		105
11. OTHER ASSETS		279
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25,617
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,242
(1) NONINTEREST-BEARING	5,531	
(2) INTEREST-BEARING	18,711	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		14
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,523
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		97
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		103-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25,617

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 473
CENTURY BANK AND TRUST
DENVER

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD/PRESIDENT; W. KENT WINKER, EXEC. VICE PRESIDENT; GARY FEY, VICE PRESIDENT/CASHIER; JAMES W. KING, SR. VICE PRESIDENT; RICHARD COUNLEY, KIRK HUGGINS, RONALD D. HUSER, RAYMOND MUNOZ, VICE PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, RAYMOND C. KOERNIG JR., E.C. VINER, NORMAN B. WOOD, HARRY J. GOBERT, PAUL G. WEST, PETER J. ABLANCZY, M. KENT WINKER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,870
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,156
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	72,955	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,410	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		71,545
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		934
7. OTHER REAL ESTATE OWNED		5,933
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		34
11. OTHER ASSETS		1,994
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		110,066
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		110,066

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		94,462
(1) NONINTEREST-BEARING	24,140	
(2) INTEREST-BEARING	70,322	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		1,870
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,312
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		667
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		99,311
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		520
25. SURPLUS		4,155
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6,080
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		10,755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		110,066

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 589
CENTURY BANK NORTH
DENVER

OFFICERS-

NORMAN B. WARD, PRESIDENT; CINDY ALMQUIST, VICE PRESIDENT/CASHIER

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST, NORMAN B. WOOD, HARRY J. GOBERT, RAYMOND C. KOERNIG, JR., E.C. VINER, M. KENT WINKER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,457
B. INTEREST-BEARING BALANCES		
2. SECURITIES		430
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,706	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,610
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		167
7. OTHER REAL ESTATE OWNED		205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		127
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,496
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,496
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,208
(1) NONINTEREST-BEARING	3,898	
(2) INTEREST-BEARING	6,310	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,475
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,021
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,021
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,496

CERTIFICATE ISSUED SEPTEMBER 18, 1968 **NO. 493**
CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY, VICE PRESIDENT/CASHIER; DOUGLAS GOEBEL, JEAN WARREN, RONN F. CASTLE, VICE PRESIDENTS

DIRECTORS-

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,179
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		2,632
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,713	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	202	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,511
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		996
7. OTHER REAL ESTATE OWNED		2,147
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		386
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32,776
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		32,776

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,139
(1) NONINTEREST-BEARING	12,297	
(2) INTEREST-BEARING	17,842	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,260
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	816
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,516
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	2,516
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	32,776

CERTIFICATE ISSUED OCTOBER 5, 1908 NO. 092
COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT; N.R. LOCKWOOD, EXECUTIVE VICE PRESIDENT; CECIL MCGLOTHLEN, SR. VICE PRESIDENT/CASHIER; THOMAS GORDON, JOHN LAWRENCE, SR. VICE PRESIDENTS; JAMES E. BENNETT, VAN T. RAMETTA, LOYD E. HOSKINS, JAMES L. HERDE, WILLIAM E. MARTIN, BRUCE C. HARBISON, VICE PRESIDENTS

DIRECTORS-

JOHN G. WILKINSON, ROBERT E. BRYAN, JR., N.R. LOCKWOOD, THOMAS GORDON, J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR., GARTH C. GRISSOM, ELWOOD KULLGREN

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,113
B. INTEREST-BEARING BALANCES		2,857
2. SECURITIES		53,222
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		17,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	41,562	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		40,896
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		944
7. OTHER REAL ESTATE OWNED		469
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,510
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		123,011
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		123,011

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		106,307
(1) NONINTEREST-BEARING	27,010	
(2) INTEREST-BEARING	79,297	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		822
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		107,129
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		8,882
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		15,882
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		15,882
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		123,011

CERTIFICATE ISSUED MARCH 27, 1973 NO. 519
FRONTIER BANK OF DENVER
DENVER

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC. VICE PRESIDENT; RICHARD M. KUNA, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN, DAVID S. BERSHOF

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,072
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		6,484
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,460
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	16,612	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	194	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		16,418
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		233
7. OTHER REAL ESTATE OWNED...		103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		27,170
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		27,170
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		25,080
(1) NONINTEREST-BEARING................................	6,610	
(2) INTEREST-BEARING...................................	18,470	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		278
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		25,495
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		350
25. SURPLUS...		900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		425
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		1,675
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,675
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,170

CERTIFICATE ISSUED JULY 1, 1955 NO. 460
GUARANTY BANK AND TRUST CO.
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE PRESIDENT/CASHIER; RICHARD E. WATSON, CRAIG CAUKIN, BYRON HASSTEDT, SR. VICE PRESIDENTS; EDWARD M. ALCOTT, RALPH RASKIN, JOHN PERKINS, JACK CARTER, VICE PRESIDENTS

DIRECTORS-

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISBLY, PAUL MILLER, ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, I. J. SHORE, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK, MARK LEVINE, WILLIAM P. JOHNSON, ADVISORY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		15,265
B. INTEREST-BEARING BALANCES		
2. SECURITIES		14,565
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	92,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,152	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		91,644
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,508
7. OTHER REAL ESTATE OWNED		2,135
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		617
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,646
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		134,880
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		134,880
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		121,073
(1) NONINTEREST-BEARING	30,752	
(2) INTEREST-BEARING	90,321	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		617
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		827
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		122,517
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,000
25. SURPLUS		6,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,363
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12,363
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		12,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		134,880

CERTIFICATE ISSUED SEPTEMBER 30, 1980 NO. 576
INDEPENDENT STATE BANK OF COLORADO
DENVER

OFFICERS-

W.R. JORGENSON, CHAIRMAN OF THE BOARD; DAVID C. BOYLES, PRESIDENT; WARREN H. KNOLL, SR. VICE PRESIDENT; JAMES E. WILLIAMS, VICE PRESIDENT/ CASHIER

DIRECTORS-

JERRAL BALMAN, WILLIAM BOWNESS, LEWIS LOW, LARRY MENEFEE, JAMES P. THOMAS, THOMAS COX, AUGUST FISCHER, LEN SNYDER, W.R. JORGENSON, ROGER REILING, CHARLES SILLSTROP, RICHARD TUCKER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,029
B. INTEREST-BEARING BALANCES		
2. SECURITIES		550
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		215
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,011	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	188	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,823
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		48
7. OTHER REAL ESTATE OWNED		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		252
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,964

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,465
(1) NONINTEREST-BEARING	12,397	
(2) INTEREST-BEARING	2,068	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		500
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,042
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		667
25. SURPLUS		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		255
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,922
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,922
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,964

CERTIFICATE ISSUED MAY 12, 1978 **NO. 556**
INTERNATIONAL BANK
DENVER

OFFICERS-

JOHN R. SIMMONS, PRESIDENT/CHAIRMAN OF BOARD; ANNA MARIE PIXLER, EXEC. VICE PRESIDENT; THOMAS R. KONCILJA, VICE PRESIDENT/CASHIER; ARNOLD A. PARKS, VICE PRESIDENT

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR., ERNEST J. PANASCI, JOHN R. SIMMONS, RICHARD TUCKER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,734
B. INTEREST-BEARING BALANCES		
2. SECURITIES		18,805
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,642	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	481	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,161
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		472
7. OTHER REAL ESTATE OWNED		650
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,503
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		45,250
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		41,475
(1) NONINTEREST-BEARING	8,515	
(2) INTEREST-BEARING	32,960	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		420
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		241
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,136
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		594
25. SURPLUS		1,056
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,493
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		29
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,114
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,114
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		45,250

CERTIFICATE ISSUED NOVEMBER 22, 1947 NO. 444
MOUNTAIN STATES BANK
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE PRESIDENT; WILLIAM COATMAN, E. EUGENE SCHNABEL, SR. VICE PRESIDENTS; BERNARD STAEBELL, VICE PRESIDENT/CASHIER; DAN E. GRIFFIN, ROGER R. SCHMITZ, VAUGHN E. NICHOLS, SUSAN M. CREEL, VICE PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY, WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR, ROBERT E. JORDAN

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,786
B. INTEREST-BEARING BALANCES		
2. SECURITIES		72,657
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	59,077	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	862	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		58,215
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4,951
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,069
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		151,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		151,128

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		132,252
(1) NONINTEREST-BEARING	29,475	
(2) INTEREST-BEARING	102,777	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		217
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		133,646
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	3,000
25. SURPLUS	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	10,482
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	17,482
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	17,482
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	151,128

CERTIFICATE ISSUED DECEMBER 18, 1986 **NO. 620**
OMNIBANK LEETSDALE
DENVER

OFFICERS-

THOMAS OHARA, PRESIDENT; RANDALL SKITT, CASHIER

DIRECTORS-

RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZOFSKY, LARRY A. MIZEL, GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF, WILLIAM B. KEMPER, THOMAS O'HARA, DONALD P. SHWAYDER, CALVIN EISENBERG

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,485
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,230
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,892	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	58	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,834
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		76
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		26
11. OTHER ASSETS		219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,442
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,442
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,911
(1) NONINTEREST-BEARING	3,561	
(2) INTEREST-BEARING	12,350	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,038
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		538
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		366
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,404
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,404
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,442

CERTIFICATE ISSUED AUGUST 29, 1975 **NO. 536**
OMNIBANK SOUTHEAST
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/CASHIER; CRAIG L. MILLER, KIRK L. MAZE, SR. VICE PRESIDENTS; WILLIAM PETEY, BRUCE SIEGRIST, VICE PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, CALVIN EISENBERG

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,716
B. INTEREST-BEARING BALANCES		
2. SECURITIES		38,259
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		10,315
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	41,595	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	307	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		41,288
5. ASSETS HELD IN TRADING ACCOUNTS		3,467
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		750
7. OTHER REAL ESTATE OWNED		794
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,165
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		100,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		100,754
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		90,021
(1) NONINTEREST-BEARING	24,432	
(2) INTEREST-BEARING	65,589	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		604
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		90,625
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		2,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		7,229
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,129
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		10,129
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		100,754

CERTIFICATE ISSUED NOVEMBER 12, 1959 NO. 470
SOUTHWEST STATE BANK
DENVER

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT; HAROLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE PRESIDENT/CASHIER; RICHARD MASCHE, E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER, ZELIE BERENBAUM, JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,766
B. INTEREST-BEARING BALANCES		4,719
2. SECURITIES		21,382
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	49,141	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	509	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		48,632
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		524
7. OTHER REAL ESTATE OWNED		1,085
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,209
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		86,117
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		86,117
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		76,210
(1) NONINTEREST-BEARING	13,632	
(2) INTEREST-BEARING	62,578	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		122
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		809
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		77,141
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,976
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,976
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		8,976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		86,117

CERTIFICATE ISSUED OCTOBER 1, 1984 **NO. 607**
TRI-STATE BANK OF DENVER
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, SR. VICE PRESIDENT;
DONALD LANCASTER, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

DONALD H. SCHURR, JR., TERRENCE F. SMITH, JESSE CARRAWAY,
RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,107
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		2,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		6,060
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,862	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	392	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,470
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		759
7. OTHER REAL ESTATE OWNED		929
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		422
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,128
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,084
(1) NONINTEREST-BEARING	4,911	
(2) INTEREST-BEARING	30,173	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,328
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,300
25. SURPLUS		833
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		667
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,800
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,800
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,128

CERTIFICATE ISSUED JANUARY 10, 1972 NO. 509
UNION BANK AND TRUST
DENVER

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT; CHARLES A. WOLFSCHLAG, CASHIER; JUDITH B. KAUTZ, ROBERT SHATTUCK, VICE PRESIDENTS

DIRECTORS-

WILLIAM E. BRAYSHAW, LAURIE A. WILSON, JERROLD B. EVANS, WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON, RICHARD C. SAUNDERS, C. GALE SELLENS, HERMAN J. ZUECK, J.W. WELLS, CHARLES A. WOLFSCHLAG

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,302
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,873
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,395
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	53,980	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	182	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		53,798
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,007
7. OTHER REAL ESTATE OWNED		1,277
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,173
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		84,825
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		84,825
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		78,433
(1) NONINTEREST-BEARING	17,687	
(2) INTEREST-BEARING	60,746	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BOPROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		78,747
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		78
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,078
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		6,078
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		84,825

CERTIFICATE ISSUED JULY 28, 1987 **NO. 624**
YOUNG AMERICANS BANK
DENVER

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT; CYNTHIA ANN CULKIN, VICE PRESIDENT; CINDY M. TUREK/CASHIER

DIRECTORS-

PHILIP J. HOGUE, JAMES O. RICHARDS, ROBERT C. RUSSO, JOHN FULLER, JR., ERIKA SCHAFER, LINDA SANDERS, JOHN FITZGERALD, WILLIAM FITZGERALD, THOMAS A. GART, H. DEWITT MITCHELL, ROGER M. BARKIN, M.D.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		244
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,860
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	490	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	5	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		485
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		50
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		77
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,797
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,797
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,709
(1) NONINTEREST-BEARING	3,439	
(2) INTEREST-BEARING	3,270	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,779
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		315
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		97-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,797

CERTIFICATE ISSUED DECEMBER 18, 1958 NO. 467
THE DOLORES STATE BANK
DOLORES

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE PRESIDENT/ CASHIER; J.C. KINKADE, 1ST VICE PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, 2ND VICE PRESIDENTS; EDWARD G. MERRITT, JR., VICE PRESIDENT

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		695
B. INTEREST-BEARING BALANCES		
2. SECURITIES		18,551
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,295
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,920	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,818
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		202
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		678
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,239
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,239

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,632
(1) NONINTEREST-BEARING	4,279	
(2) INTEREST-BEARING	27,353	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		372
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,004
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	975
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,060
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,235
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	3,235
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	35,239

CERTIFICATE ISSUED JANUARY 17, 1949 NO. 446

DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		471
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,649
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,025
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,287	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,185
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		64
7. OTHER REAL ESTATE OWNED		679
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		291
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,564
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,564

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,980
(1) NONINTEREST-BEARING	1,035	
(2) INTEREST-BEARING	9,945	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,054
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		328
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		32
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		510
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		510
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,564

CERTIFICATE ISSUED MAY 6, 1983 NO. 601
ALPINE BANK-EAGLE
EAGLE

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT;
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, PETER N. GUY, J. ROBERT YOUNG, RODNEY SLIFER,
WILLIAM B. VOLLBRACHT, PHIL FRANK, WALLACE A.E. DE BEQUE,
ROBERT F. DOWNS, JACK E. EDGINGTON, WALLY DALLENBACH

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		778
B. INTEREST-BEARING BALANCES		787
2. SECURITIES		1,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,360	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	104	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,256
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		328
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		133
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,550
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,550
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,282
(1) NONINTEREST-BEARING	1,208	
(2) INTEREST-BEARING	8,074	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		427
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		72
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,781
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		169
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		769
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		769
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,550

CERTIFICATE ISSUED MAY 3, 1971 NO. 505
FIRST BANK OF EAGLE COUNTY
EAGLE

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT; LARRY EVENSON, VICE PRESIDENT/CASHIER; ROBERT KAUFMAN, VICE PRESIDENT

DIRECTORS-

NED E. OYLER, MICHAEL J. PINT, JOHN MORRISON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,376
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,985
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,404	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	209	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,195
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		759
7. OTHER REAL ESTATE OWNED		372
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,053
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,763
(1) NONINTEREST-BEARING	6,860	
(2) INTEREST-BEARING	13,903	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,930
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,123
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,123
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,053

CERTIFICATE ISSUED MAY 3, 1971 **NO. 432**
THE EATON BANK
EATON

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE PRESIDENT; MELVIN D. SEVERSON, SR. VICE PRESIDENT; CARLA L. GARTON, CASHIER; KENNETH D. STUMPF, DAN ROCKWELL, VICE PRESIDENTS

DIRECTORS-

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON, CARLA L. GARTON, JOHN LEFFLER, KENNETH F. LIND

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,395
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,020
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		595
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,575	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	291	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,284
5. ASSETS HELD IN TRADING ACCOUNTS		226
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		370
7. OTHER REAL ESTATE OWNED		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		501
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,472

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,574
(1) NONINTEREST-BEARING	3,011	
(2) INTEREST-BEARING	17,563	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		123
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,872
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		600
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,600
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,600
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,472

CERTIFICATE ISSUED MARCH 9, 1973 NO. 518
ARAPAHOE BANK AND TRUST
ENGLEWOOD

OFFICERS-

FRANK S. PETERSON, PRESIDENT; C. STAN SLIFE, JR., EXEC. VICE PRESIDENT;
JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,
GLEN B. CLARK, JR., JOHN P. DIKEOU, JACK L.K. GRUNWALD

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,821
B. INTEREST-BEARING BALANCES..................................		
2. SECURITIES..		26,247
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		10,545
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES............................	32,882	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	304	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		32,578
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		1,462
7. OTHER REAL ESTATE OWNED..		233
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		2,064
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		78,950
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		78,950
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		71,525
(1) NONINTEREST-BEARING............................	14,227	
(2) INTEREST-BEARING................................	57,298	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED......................................		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..................		901
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....................		
20. OTHER LIABILITIES..		413
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)....................		72,839
22. LIMITED-LIFE PREFERRED STOCK..................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK......................................		
24. COMMON STOCK..		1,000
25. SURPLUS..		2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES........................		3,111
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		6,111
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		6,111
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		78,950

CERTIFICATE ISSUED NOVEMBER 13, 1980 NO. 578
CENTURY BANK AT ORCHARD ROAD
ENGLEWOOD

OFFICERS-

NORMAN B. WOOD, PRESIDENT; CINDY ALMQUIST, CASHIER

DIRECTORS-

JON P. COATES, RAYMOND C. KOENIG, JR., M. KENT WINKER, E.C. VINER, PETER J. ABLANCZY, SHEILA R. JOHNSON, HARRY J. GOBERT, NORMAN B. WOOD, PAUL G. WEST

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,808
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,106
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,270
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,878	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	402	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,476
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		679
7. OTHER REAL ESTATE OWNED		654
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		173
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,166
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,524
(1) NONINTEREST-BEARING	7,449	
(2) INTEREST-BEARING	11,075	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,650
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		309
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		393-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,516
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,516
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,166

CERTIFICATE ISSUED DECEMBER 4, 1980 NO. 579
CHARTER BANK AND TRUST
ENGLEWOOD

OFFICERS-

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD; RALPH C. EPEN, PRESIDENT; GREER POTTER-HOWARD, CASHIER

DIRECTORS-

MARTIN J. WOHNLICH, RALPH C. EPEN, GREGORY LAWTON, DIANE D. WRITER, A. EMMET STEPHENSON, JR., TONI E. STEPHENSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,466
B. INTEREST-BEARING BALANCES		978
2. SECURITIES		500
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,645
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,950	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,851
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		272
7. OTHER REAL ESTATE OWNED		192
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		139
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,043
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,043

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,924
(1) NONINTEREST-BEARING	2,099	
(2) INTEREST-BEARING	8,825	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,977
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	166
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,066
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,066
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	12,043

CERTIFICATE ISSUED JUNE 4, 1984 **NO. 605**
FIRSTBANK AT ARAPAHOE/YOSEMITE
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, JOHN R. THOMAS, GEORGE C. WILLIAMS, NANCY H. BELL

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,319
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,851
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,720
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,076	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	75	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,001
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		424
7. OTHER REAL ESTATE OWNED		149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		159
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,623

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,519
(1) NONINTEREST-BEARING	3,978	
(2) INTEREST-BEARING	10,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,585
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	600
25. SURPLUS	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	138
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,038
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	15,623

CERTIFICATE ISSUED JULY 12, 1979 NO. 564
INTERNATIONAL BANK - ENGLEWOOD
ENGLEWOOD

OFFICERS-

S.G. SEAY, PRESIDENT; O.C. ETTER, EXEC. VICE PRESIDENT/CASHIER;
C. WALTER WILSON, VICE PRESIDENT

DIRECTORS-

STEPHEN G. SEAY, GARY S. JUDD, LEWIS M. BORDEN III, ERNEST J. PANASCI,
G. JACKSON TANKERSLEY, JR., RICHARD TUCKER

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,222
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,653
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,415	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	251	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,164
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,651
7. OTHER REAL ESTATE OWNED		381
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		703
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,624
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,624
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,445
(1) NONINTEREST-BEARING	4,817	
(2) INTEREST-BEARING	13,628	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		169
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,801
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,323
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,823
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,823
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,624

CERTIFICATE ISSUED SEPTEMBER 24, 1986 NO. 619
THE PROFESSIONAL BANK OF COLORADO
ENGLEWOOD

OFFICERS-

RON B. ROBINSON, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; GERALD F. KOCH, SR. VICE PRESIDENT; ROBERT I. DELL, CASHIER

DIRECTORS-

THOMAS DREVER, ROB B. ROBINSON, VERNER CRAYNE, GERALD F. KOCH, ROBERT A. UCHIN, D.D.S.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,000
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,429
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD...		5,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	10,654	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	420	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		10,234
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		300
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		94
11. OTHER ASSETS..		536
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		20,193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		20,193
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		18,629
(1) NONINTEREST-BEARING..................................	5,330	
(2) INTEREST-BEARING.....................................	13,299	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...................		381
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		19,129
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		479
25. SURPLUS...		585
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES..........................		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		1,064
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,064
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		20,193

CERTIFICATE ISSUED MARCH 16, 1915 NO. 285
FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE PRESIDENT; ALEXANDER R. BEARD, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, A. BLAINE ALLEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		732
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,042
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,437
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	22	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,137
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		51
7. OTHER REAL ESTATE OWNED		106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		66
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,571
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,571
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,160
(1) NONINTEREST-BEARING	1,180	
(2) INTEREST-BEARING	3,980	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		14
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,174
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		60
25. SURPLUS		60
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		277
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		397
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		397
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,571

CERTIFICATE ISSUED JUNE 24, 1908 **NO. 037**
ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, C. FRANKLIN HIX, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,066
B. INTEREST-BEARING BALANCES		
2. SECURITIFS		11,714
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,147	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,906
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		521
7. OTHER REAL ESTATE OWNED		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,903
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,903
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,931
(1) NONINTEREST-BEARING	3,111	
(2) INTEREST-BEARING	27,820	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		329
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,260
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,443
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,643
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,903

CERTIFICATE ISSUED NOVEMBER 22, 1974 **NO. 530**
BANK OF EVERGREEN
EVERGREEN

OFFICERS-

ROBERT H. HAMMOND, PRESIDENT; J.M. MASON, RAYMOND W. CRIST, CHARLES GESME, JOHN FISCHER, VICE PRESIDENTS; KAREN D. HERR, CASHIER

DIRECTORS-

GILBERT J. MCGOUGH, JOHN E. BOHLING, ANDREW K. SMITH, ROBERT H. HAMMOND, JOHN A. FISCHER

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,034
B. INTEREST-BEARING BALANCES		898
2. SECURITIES		6,261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,137	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,871
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		238
7. OTHER REAL ESTATE OWNED		407
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		337
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,046

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,673
(1) NONINTEREST-BEARING	7,296	
(2) INTEREST-BEARING	21,377	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,921
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		325
25. SURPLUS		825
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		975
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,125
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,125
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31,046

CERTIFICATE ISSUED JANUARY 26, 1914 **NO. 274**
THE BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/ VICE PRESIDENT; ROBERT HAMMOND, DENNIS M. MATHISEN, DANIEL T. LINDSAY, CHARLES GESME, VICE PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ROBERT H. HAMMOND, RAYMOND W. CRIST, GARY W. LONGBALLA

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		283
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,773
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		70
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,816	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	58	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,758
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		53
7. OTHER REAL ESTATE OWNED		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		32
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		395
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,380
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,380
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,588
(1) NONINTEREST-BEARING	1,334	
(2) INTEREST-BEARING	6,254	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,689
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		245
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		326
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		691
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,380

CERTIFICATE ISSUED AUGUST 31, 1982 **NO. 595**
INTERNATIONAL BANK NORTH
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, CHAIRMAN OF THE BOARD; FLOYD E. HARMON, PRESIDENT; MERLE M. KLOCKE, VICE PRESIDENT; CHARMAINE BASKALL, CASHIER

DIRECTORS-

RICHARD TUCKER, GARY S. JUDD, LEWIS M. BORDEN III, ERNEST J. PANASCI, G. JACKSON TANKERSLEY, JR., FLOYD E. HARMON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		808
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,011
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,941	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,788
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,289
7. OTHER REAL ESTATE OWNED		278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,622
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,622

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,853
(1) NONINTEREST-BEARING	3,239	
(2) INTEREST-BEARING	7,614	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		205
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		350
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,506
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	616
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,116
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,116
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	12,622

CERTIFICATE ISSUED JANUARY 23, 1987 **NO. 621**
1ST INTERSTATE BANK/SOUTH FT. COLLINS
FORT COLLINS

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT; MARY ANN FISKETJON, VICE PRESIDENT/CASHIER; MICHAEL J. MCLAREN, VICE PRESIDENT

DIRECTORS-

STEPHEN D. JOYCE, THOMAS S. BYINGTON, DENNIE F. SINNETT, DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER, SCOTT R. LARRABEE, LUCIA A. LILEY, EUGENE A. MARKLEY, JEROME D. CARR

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,786
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,024
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,510
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,001	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,860
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		255
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		18
11. OTHER ASSETS		200
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,753
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,753
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,370
(1) NONINTEREST-BEARING	5,171	
(2) INTEREST-BEARING	13,199	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		70
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,534
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		803
25. SURPLUS		304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		112
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,753

CERTIFICATE ISSUED JULY 5, 1963 **NO. 476**
CENTURY BANK FORT COLLINS
FORT COLLINS

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, SR. VICE PRESIDENT; GARY L. BUTLER, VICE PRESIDENT; KAREL R. BAKER, CASHIER

DIRECTORS-

JON P. COATES, JERRY C. REEVES, JOHN M. TOLIVER, HAROLD JOHNSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,604
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,825
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,280
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,572	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	276	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,296
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		784
7. OTHER REAL ESTATE OWNED		552
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		329
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,670
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,669
(1) NONINTEREST-BEARING	4,322	
(2) INTEREST-BEARING	18,347	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,950
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		328
25. SURPLUS		870
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		522
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,720
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,720
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,670

CERTIFICATE ISSUED JUNE 9, 1980 **NO. 572**
POUDRE VALLEY BANK
FORT COLLINS

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE PRESIDENT;
E. EVERETT HOCKINS, VICE PRESIDENT; NYLA ANDERSON, CASHIER

DIRECTORS-

JAMES C. HEABERLIN, RICK D. ROHR, DAVID L. SABLE, M.D.,
DAVID W. SHAFER, RICHARD J. ZIEMAN, JOANN L. HEABERLIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		780
B. INTEREST-BEARING BALANCES		190
2. SECURITIES		956
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		310
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,897	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,788
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		245
7. OTHER REAL ESTATE OWNED		59
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		572
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,900
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,900
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,934
(1) NONINTEREST-BEARING	2,105	
(2) INTEREST-BEARING	7,829	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,046
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		354
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		854
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		854
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,900

CERTIFICATE ISSUED FEBRUARY 10, 1910 NO. 050
FIRST SECURITY BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DAVE OAKESON, SR. EXEC. VICE PRESIDENT; DONALD T. TOMOI, GARY AREHART, EXEC. VICE PRESIDENTS; GRANT EDWARDS, VICE PRESIDENT/CASHIER; JIM FULLER, TOM PRENGER, VICE PRESIDENTS

DIRECTORS-

WELDON HIGGS, JOHN R. DENT, DAVID L. OAKESON, LEONARD H. MCCAIN, STAN OLSEN, LARRY COUGHLIN, DENNIS W. WHITE, ROY G. DINSDALE, DON HEER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,580
B. INTEREST-BEARING BALANCES		795
2. SECURITIES		29,201
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	45,684	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	377	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		45,307
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		785
7. OTHER REAL ESTATE OWNED		1,095
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		241
11. OTHER ASSETS		1,297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		94,676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		94,676
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		87,011
(1) NONINTEREST-BEARING	15,008	
(2) INTEREST-BEARING	72,003	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		88,196
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		450
24. COMMON STOCK		538
25. SURPLUS		1,138
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,354
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		6,480
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		94,676

CERTIFICATE ISSUED AUGUST 24, 1915 **NO. 291**
FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES, PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE PRESIDENTS; M. ELAINE MEYER, CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER, RONALD L. HAYS, JERRY K. JONES, DAVID OHMAN, DONALD A. OSTWALD

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,926
B. INTEREST-BEARING BALANCES		1,599
2. SECURITIES		46,023
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,580
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	35,306	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,135	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,171
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		663
7. OTHER REAL ESTATE OWNED		242
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,022
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		94,226
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		94,226
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		79,708
(1) NONINTEREST-BEARING	12,648	
(2) INTEREST-BEARING	67,060	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,095
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		80,803
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,000
25. SURPLUS		4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		13,423
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		13,423
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		94,226

CERTIFICATE ISSUED APRIL 8, 1982 **NO. 591**
FORT MORGAN STATE BANK
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; FRED T. RUFF, VICE PRESIDENT

DIRECTORS-

IRVEN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN,
DOROTHY MCMAHAN, RUSSELL L. RATHMAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		971
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,610
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,429	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	160	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,269
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		485
7. OTHER REAL ESTATE OWNED		31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,915
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,097
(1) NONINTEREST-BEARING	2,138	
(2) INTEREST-BEARING	7,959	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,141
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		54
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,915

CERTIFICATE ISSUED AUGUST 6, 1908 **NO. 052**
FOWLER STATE BANK
FOWLER

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/VICE PRESIDENT; JONATHAN R. FOX, VICE PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		290
B. INTEREST-BEARING BALANCES		700
2. SECURITIES		13,361
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,187	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,067
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		23
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		775
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,176
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,176
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,205
(1) NONINTEREST-BEARING	1,801	
(2) INTEREST-BEARING	18,404	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		322
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,527
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,249
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,649
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,649
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,176

CERTIFICATE ISSUED AUGUST 22, 1975 NO. 535
VALLEY BANK OF FREDERICK
FREDERICK

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; MICHAEL E. BENNETT, PRESIDENT; VIRGINIA L. UNREIN, CASHIER; HUGH WHITCOMB, VICE PRESIDENT

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL BENNETT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		447
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,763
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,287	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,241
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		300
7. OTHER REAL ESTATE OWNED		409
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		149
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,634
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,634
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,818
(1) NONINTEREST-BEARING	1,359	
(2) INTEREST-BEARING	7,459	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,891
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		193
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		743
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,634

CERTIFICATE ISSUED APRIL 1, 1966 NO. 488
SUMMIT COUNTY BANK
FRISCO

OFFICERS-

KENNETH H. RECKER, PRESIDENT; ROBERT R. LEINART, EXECUTIVE VICE PRESIDENT

DIRECTORS-

FREDERICK L. WALL, III, ROBERT R. LEINART, KENNETH H. RECKER, HARRY MOSGROVE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,423
B. INTEREST-BEARING BALANCES		3,561
2. SECURITIES		1,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,042	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	317	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,725
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		109
7. OTHER REAL ESTATE OWNED		398
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		418
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,931
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,100
(1) NONINTEREST-BEARING	5,941	
(2) INTEREST-BEARING	8,159	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		400
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		279
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		51
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,830
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		480
25. SURPLUS		568
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		53
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,101
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,101
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		**15,931**

CERTIFICATE ISSUED MARCH 18, 1946 NO. 440
FRUITA STATE BANK
FRUITA

OFFICERS-

GORDON E. WAGNER, CHAIRMAN OF THE BOARD; ROBERT M. STEWART, PRESIDENT/CEO; CAREY B. HORTON, EXECUTIVE VICE PRESIDENT/CASHIER

DIRECTORS-

GERALD E. LEWIS, GORDON E. WAGNER, ROBERT F. GOBBO, ROBERT M. STEWART
CAREY B. HORTON, ROBERT J. HOLTHUS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		958
B. INTEREST-BEARING BALANCES......................................		1,000
2. SECURITIES...		5,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,175
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....................................	11,400	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	320	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		11,080
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		385
7. OTHER REAL ESTATE OWNED...		92
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		489
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		20,726
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		20,726
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		18,120
(1) NONINTEREST-BEARING..................................	2,617	
(2) INTEREST-BEARING.....................................	15,503	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		176
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		18,296
22. LIMITED-LIFE PREFERRED STOCK....................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.......................................		
24. COMMON STOCK...		500
25. SURPLUS..		1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.........................		630
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		2,430
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,430
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		20,726

CERTIFICATE ISSUED MARCH 21, 1980 **NO. 570**
ALPINE BANK AND TRUST
GLENWOOD SPRINGS

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT; BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN W. COOPER, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,279
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,873
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,030
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,867	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,626
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		514
7. OTHER REAL ESTATE OWNED		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		338
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,849
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,849
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,022
(1) NONINTEREST-BEARING	3,111	
(2) INTEREST-BEARING	19,911	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,222
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		577
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,627
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,627
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,849

CERTIFICATE ISSUED FEBRUARY 26, 1980 **NO. 569**
DENVER WEST BANK AND TRUST
GOLDEN

OFFICERS-

C.E. STEVINSON, CHAIRMAN OF THE BOARD; MARK NORWALK, PRESIDENT; PATRICK MCNULTY, VICE PRESIDENT/CASHIER; WALTER SCHWAB, VICE PRESIDENT

DIRECTORS-

MARK NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, DALE R. HINMAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,779
B. INTEREST-BEARING BALANCES		588
2. SECURITIES		1,202
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,602	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	86	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,516
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		130
7. OTHER REAL ESTATE OWNED		146
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		100
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,661
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,155
(1) NONINTEREST-BEARING	3,555	
(2) INTEREST-BEARING	8,600	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,225
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		519
25. SURPLUS		531
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		386
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,436
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,436
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,661

CERTIFICATE ISSUED JUNE 30, 1915 NO. 288
AMERICAN STATE BANK
GRANADA

OFFICERS-

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE PRESIDENT; C.B. KENNEDY, SR. VICE PRESIDENT; CHARLES K. PERRY, VICE PRESIDENT; VERLIA M. HELSEL, CASHIER

DIRECTORS-

CARL M. SHINN, MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER, SARAH H. MCKEEVER

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		335
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		7,242
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		755
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,029	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,975
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		144
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		343
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,094

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,814
(1) NONINTEREST-BEARING	1,180	
(2) INTEREST-BEARING	10,634	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,937
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	140
25. SURPLUS	430
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	587
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	13,094

CERTIFICATE ISSUED MAY 27, 1983 NO. 603
BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT;
NORMAN L. COOPER, ROGER L. MARTIN, VICE PRESIDENTS;
STEPHANIE J. TAYLOR, CASHIER

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, NORMAN L. COOPER

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		798
B. INTEREST-BEARING BALANCES		
2. SECURITIES		104
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,046	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,932
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		903
7. OTHER REAL ESTATE OWNED		124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		151
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,692
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,692

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,507
(1) NONINTEREST-BEARING	2,383	
(2) INTEREST-BEARING	9,124	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,624
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	605
25. SURPLUS	125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	338
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,068
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	12,692

CERTIFICATE ISSUED FEBRUARY 25, 1965 NO. 485
BANK OF GREELEY
GREELEY

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; PATRICK D. GRINDE, VICE PRESIDENT; RUTH RONNENBERG, CASHIER

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD L. STUGART, H. WAYNE HOOVER, JERRY W. HOUSEL, JOHN L. SHUPE, EDWARD A. CAPRA

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,300
B. INTEREST-BEARING BALANCES		2,671
2. SECURITIES		2,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,980
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,668	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	258	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,410
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		497
7. OTHER REAL ESTATE OWNED		83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		469
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,181
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,181
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,723
(1) NONINTEREST-BEARING	1,576	
(2) INTEREST-BEARING	23,147	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,926
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		253
25. SURPLUS		253
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,749
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,255
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		255
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,181

CERTIFICATE ISSUED MAY 16, 1979 **NO. 562**
UNION COLONY BANK
GREELEY

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE PRESIDENT; KATHRYN L. BOYLE, SR. VICE PRESIDENT/CASHIER; RALPH T. ANDERS, RICHARD C. ZOETER, SR. VICE PRESIDENTS; JAMES W. DAVIES, RICHARD E. FELDHUS, JOHN M. KOSMICKI, JACK J. MEAKINS, HARRY G. ABRAMS, VICE PRESIDENTS

DIRECTORS-

LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM, GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, HAROLD G. EVANS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,002
B. INTEREST-BEARING BALANCES		
2. SECURITIES		18,008
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		9,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	86,617	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,095	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		85,522
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,934
7. OTHER REAL ESTATE OWNED		1,323
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,286
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		127,675
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		127,675
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		117,995
(1) NONINTEREST-BEARING	22,064	
(2) INTEREST-BEARING	95,931	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		500
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		119,662
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,360
25. SURPLUS		3,382
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,271
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,013
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		8,013
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		127,675

CERTIFICATE ISSUED DECEMBER 23, 1910 **NO. 207**
GUNNISON BANK AND TRUST CO.
GUNNISON

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE PRESIDENT; ROGER E. COTTEN, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER, PAUL E. SAMMONS, FRED FIELD, EDWARD BARTSCH, PETER D. VAN DORN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,048
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		2,630
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,607	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	341	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,266
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,544
7. OTHER REAL ESTATE OWNED		2,845
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		452
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,983
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,983
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,958
(1) NONINTEREST-BEARING	3,963	
(2) INTEREST-BEARING	13,995	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,115
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		76
25. SURPLUS		346
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		446
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		868
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,983

CERTIFICATE ISSUED FEBRUARY 10, 1944 NO. 436
HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE PRESIDENT; PAUL W. WERNSMAN, CASHIER

DIRECTORS-

LLOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART, LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,488
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,030
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,745	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,652
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		119
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		407
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,396
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25,396

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,131
(1) NONINTEREST-BEARING	3,351	
(2) INTEREST-BEARING	18,780	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		350
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		78
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,813
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,483
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,583
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25,396

CERTIFICATE ISSUED APRIL 1, 1970 NO. 499
FIRST BANK & TRUST
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; BARBARA J. CLINE, SR. VICE PRESIDENT; J. L. HUMRICH, OLIVER W. FOLSOM, VICE PRESIDENTS; RELLA ANN STEELE, CASHIER

DIRECTORS-

JOHN H. WILLHITE, J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER, SARAH H. MCKEEVER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		455
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		6,633
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	95	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,931
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		64
7. OTHER REAL ESTATE OWNED		21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		606
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,910
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,555
(1) NONINTEREST-BEARING	1,567	
(2) INTEREST-BEARING	12,988	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,685
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		490
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		625
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,910

CERTIFICATE ISSUED JULY 11, 1930 **NO. 425**
FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE PRESIDENT; KELLY M. WEST, CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER, LENDA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		740
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,194	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	139	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,055
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		194
7. OTHER REAL ESTATE OWNED		383
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		334
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,914
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,914
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,412
(1) NONINTEREST-BEARING	2,828	
(2) INTEREST-BEARING	10,584	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,612
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,302
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,302
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,914

CERTIFICATE ISSUED NOVEMBER 14, 1944 NO. 438
FIRST STATE BANK
IDAHO SPRINGS

OFFICERS-

ROBERT MCLEAN, CHAIRMAN; RONDA RYLATT, PRESIDENT;
JOHN RALPH MURPHY, VICE PRESIDENT

DIRECTORS-

ROBERT MCLEAN, RONDA RYLATT, DAVID M. KANIGEL, J. RALPH MURPHY,
ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH, CHARLES A. SCHLEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,395
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		2,045
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		601
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,981	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,920
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		406
7. OTHER REAL ESTATE OWNED		26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,492
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,492
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,314
(1) NONINTEREST-BEARING	2,767	
(2) INTEREST-BEARING	8,547	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,446
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		250
24. COMMON STOCK		200
25. SURPLUS		494
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		102
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,046
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,492

CERTIFICATE ISSUED JUNE 11, 1946 **NO. 442**
CITIZENS STATE BANK
KEENESBURG

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K SPEAROW, SR. VICE PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS-

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		659
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,773
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,348	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	91	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,257
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		106
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		451
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,481
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,481
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,647
(1) NONINTEREST-BEARING	3,291	
(2) INTEREST-BEARING	14,356	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,907
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		874
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,574
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823[illegible]		1,574
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,481

CERTIFICATE ISSUED AUGUST 30, 1979 NO. 565
KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON LLOYD SMITH, VICE PRESIDENT; BRENT BEICHLE, VICE PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER, IVAN D. SHUPE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		570
B. INTEREST-BEARING BALANCES..		99
2. SECURITIES..		2,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD...		875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	9,771	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		9,636
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		262
7. OTHER REAL ESTATE OWNED..		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		377
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		14,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		14,832
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		13,370
(1) NONINTEREST-BEARING..................................	2,042	
(2) INTEREST-BEARING.....................................	11,328	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		13,534
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		250
25. SURPLUS..		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		798
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		1,298
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,298
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		14,832

CERTIFICATE ISSUED MARCH 24, 1908 NO. 136
KIOWA STATE BANK
KIOWA

OFFICERS-

A.J. ANDERSON, PRESIDENT; SHARRON METLI, DOUGLAS L. DITUS, VICE PRESIDENTS; VERA A. JOHNSON, VICE PRESIDENT/CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, DONALD E. SIECKE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		907
B. INTEREST-BEARING BALANCES		11
2. SECURITIES		5,266
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,025	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	179	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,846
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		257
7. OTHER REAL ESTATE OWNED		666
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		288
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,541
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,541
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,179
(1) NONINTEREST-BEARING	1,822	
(2) INTEREST-BEARING	14,357	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		149
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,328
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		344
25. SURPLUS		679
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,541

CERTIFICATE ISSUED MARCH 1, 1917 NO. 321
KIRK STATE BANK
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE) VICE PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		728
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,455
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,406	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	193	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,213
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		190
7. OTHER REAL ESTATE OWNED		528
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		737
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,851
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,851
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,192
(1) NONINTEREST-BEARING	2,274	
(2) INTEREST-BEARING	8,918	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		200
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,370
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,040
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		61
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		811
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,851

CERTIFICATE ISSUED NOVEMBER 23, 1909 **NO. 176**
KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; JOEL P. MAXCY, VICE PRESIDENT;
ANNA M. GUNDERSON, CASHIER

DIRECTORS-

NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		391
B. INTEREST-BEARING BALANCES		600
2. SECURITIES		9,034
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,725
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,289	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	67	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,222
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		159
7. OTHER REAL ESTATE OWNED		467
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		511
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,109
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21,109
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,938
(1) NONINTEREST-BEARING	1,858	
(2) INTEREST-BEARING	16,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,147
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,162
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,962
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21,109

CERTIFICATE ISSUED AUGUST 18, 1908 **NO. 070**
MOUNTAIN PARKS BANK
KREMMLING

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE PRESIDENT;
DANA E. UNCAPHER, CASHIER

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,835
B. INTEREST-BEARING BALANCES		588
2. SECURITIES		7,010
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,090	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	210	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,880
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		516
7. OTHER REAL ESTATE OWNED		155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		107
11. OTHER ASSETS		877
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,393

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,429
(1) NONINTEREST-BEARING	7,337	
(2) INTEREST-BEARING	21,092	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,655
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	438
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,738
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	2,738
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	31,393

CERTIFICATE ISSUED AUGUST 5, 1908 **NO. 073**
COLORADO BANK AND TRUST CO. OF LA JUNTA
LA JUNTA

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES, EXEC. VICE PRESIDENT; R.W. BLAIR, VERLE MARTENS, SR. VICE PRESIDENTS; JANET HILL, D.J. RIZZUTO, VICE PRESIDENTS; SHARRON JOHNSON, CASHIER

DIRECTORS-

PHILLIP MALOUFF, JR., FRANK JOBE, NORMAN L. MURPHY, MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, MARVIN KUBIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,335
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		10,229
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,255
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,534	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	456	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,078
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,430
7. OTHER REAL ESTATE OWNED		4,984
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,386
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		47,796
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		47,796
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		43,665
(1) NONINTEREST-BEARING	9,502	
(2) INTEREST-BEARING	34,163	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		816
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		235
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44,716
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		2,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		280
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,080
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		47,796

CERTIFICATE ISSUED AUGUST 5, 1908 **NO. 072**
LA JUNTA STATE BANK AND TRUST COMPANY
LA JUNTA

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/VICE PRESIDENT; ROY S. ARMSTRONG, VICE PRESIDENT

DIRECTORS-

ROGER MADDUX, MICHAEL NICKLOS, R.J. NELSON, P.G. KREPS, L. DALE GOODWIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,278
B. INTEREST-BEARING BALANCES		1,561
2. SECURITIES		7,223
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,494	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	110	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,384
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		255
7. OTHER REAL ESTATE OWNED		318
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,338
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,357
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,357
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,454
(1) NONINTEREST-BEARING	2,543	
(2) INTEREST-BEARING	13,911	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		235
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		457
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,146
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,511
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,211
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,211
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,357

CERTIFICATE ISSUED MAY 21, 1987 **NO. 623**
BANK VII
LAFAYETTE

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT; WANDA S. SMITH, CASHIER/EXECUTIVE VICE PRESIDENT

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		114
B. INTEREST-BEARING BALANCES..		36
2. SECURITIES...		427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		260
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES......................................	2,491	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	113	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		2,378
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		397
7. OTHER REAL ESTATE OWNED..		61
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		23
11. OTHER ASSETS...		43
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		3,739
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		3,739

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		3,031
(1) NONINTEREST-BEARING................................	436	
(2) INTEREST-BEARING.....................................	2,595	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		3,060
22. LIMITED-LIFE PREFERRED STOCK......................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK...	500
25. SURPLUS..	207
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.........................	5-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......	23
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................	679
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	679
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,739

CERTIFICATE ISSUED APRIL 27, 1989 NO. 629
BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

KELSO KELLY, PRESIDENT

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR., RICHARD TUCKER, ERNEST J. PANASCI, ROBERT BARTON, MARY ANN MC GOVERN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		757
B. INTEREST-BEARING BALANCES		700
2. SECURITIES		110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,020	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	30	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,990
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,164
7. OTHER REAL ESTATE OWNED		290
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		204
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,190
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,330
(1) NONINTEREST-BEARING	1,678	
(2) INTEREST-BEARING	6,652	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		109
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,439
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		151
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,190

CERTIFICATE ISSUED MAY 19, 1972 **NO. 511**
CITYWIDE BANK OF JEFFERSON
LAKEWOOD

OFFICERS-

RICK E. VANDYKE, PRESIDENT/CHAIRMAN OF THE BOARD; DEBBIE BOLENBAUCHER, CASHIER; RICHARD E. VANDYKE, VICE PRESIDENT

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D., BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, JAMES T. RUTHERFORD, GEORGE T. SWEENEY

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,624
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		2,790
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,131	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,890
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,708
7. OTHER REAL ESTATE OWNED		1,873
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		273
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28,312

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,616
(1) NONINTEREST-BEARING	7,067	
(2) INTEREST-BEARING	18,549	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,759
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		353
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,553
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,553
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28,312

CERTIFICATE ISSUED DECEMBER 3, 1984 **NO. 610**
CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, HAROLD R. LACY, MICHAEL P. COTTER,
RAYMOND C. DELISLE, LOREN E. SWENSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		960
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,116
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,690
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,041	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	140	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,901
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		284
7. OTHER REAL ESTATE OWNED		348
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		92
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,391
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,391
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,180
(1) NONINTEREST-BEARING	1,721	
(2) INTEREST-BEARING	6,459	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,213
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		122-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,391

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 553
FIRSTBANK OF ACADEMY PARK
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; STEVEN J. SWENSON, EXEC. VICE PRESIDENT/ CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, DARREL W. LATHROP

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,158
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,091
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,137
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	254	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,649
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,458
7. OTHER REAL ESTATE OWNED		1,770
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		479
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,742
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		45,742
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,280
(1) NONINTEREST-BEARING	8,721	
(2) INTEREST-BEARING	33,559	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,537
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,780
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		45,742

CERTIFICATE ISSUED NOVEMBER 10, 1975 NO. 539
GREEN MOUNTAIN BANK
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; JOHN D. ASBURY, EXEC. VICE PRESIDENT; LINDA RIESE, VICE PRESIDENT; STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY, WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS
DAVID A. WADE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,839
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,157
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,360
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,441	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	456	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,985
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		395
7. OTHER REAL ESTATE OWNED		2,169
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2
11. OTHER ASSETS		663
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,570
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,570
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,237
(1) NONINTEREST-BEARING	7,430	
(2) INTEREST-BEARING	25,807	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		115
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,561
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		290
25. SURPLUS		1,275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		444
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,009
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,009
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35,570

CERTIFICATE ISSUED JULY 7, 1945 NO. 439

JEFFERSON BANK & TRUST
LAKEWOOD

OFFICERS-

MAURICE E. GROTJOHN, PRESIDENT/CEO; E.F. DOUGLASS, JR., GEORGE FORNNARINO, EXEC. VICE PRESIDENTS; SUSAN MAHONEY, SR. VICE PRESIDENT/CASHIER; DEBORA L. BOFFA, CATHERINE L.J. MCCARTY, TED D. WARREN, TED L. HALL, SHARON R. PRICE, VICE PRESIDENTS

DIRECTORS-

MAURICE E. GROTJOHN, LEO PAYNE, EDWARD L. NORTHWAY, HERMAN MEINDERS, BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,916
B. INTEREST-BEARING BALANCES		1,195
2. SECURITIES		34,595
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,510
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	68,575	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,455	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		67,120
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,479
7. OTHER REAL ESTATE OWNED		4,741
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		510
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,357
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		131,423
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		131,423
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		123,713
(1) NONINTEREST-BEARING	26,197	
(2) INTEREST-BEARING	97,516	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		1,000
20. OTHER LIABILITIES		709
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		125,422
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,302
25. SURPLUS		560
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,139
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,001
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		6,001
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		131,423

CERTIFICATE ISSUED MARCH 4, 1920 **NO. 394**
VALLEY STATE BANK
LAMAR

OFFICERS-

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT; MICHAEL HARVEY, EXEC. VICE PRESIDENT; JANET MERLO, CASHIER; SUE ROOT, KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, APRIL FAULL, VICE PRESIDENTS

DIRECTORS-

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE STERLOCK, LYNN TAYLOR

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,172
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,951
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,820
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,046	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	557	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,489
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		253
7. OTHER REAL ESTATE OWNED		761
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,301
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		53,747
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		611
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		54,358
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49,956
(1) NONINTEREST-BEARING	6,219	
(2) INTEREST-BEARING	43,737	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		389
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50,345
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		522
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,402
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		611
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,013
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		54,358

CERTIFICATE ISSUED MAY 22, 1940 **NO. 434**
COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO, MATTHEW RITACCO, SR. VICE PRESIDENTS; ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, JAMES E. MORRISON, RICHARD C. RODGERS, JR., A.T. WHEELER, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,202
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,188
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,499	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	104	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,395
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		306
7. OTHER REAL ESTATE OWNED		404
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		269
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,689
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21,689
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,647
(1) NONINTEREST-BEARING	3,765	
(2) INTEREST-BEARING	15,882	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		249
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,896
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		593
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,793
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,793
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21,689

CERTIFICATE ISSUED OCTOBER 6, 1982 **NO. 596**
CENTURY BANK AT BROADWAY
LITTLETON

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; PATRICIA PETERIE, VICE PRESIDENT;
CINDY ALMQUIST, CASHIER

DIRECTORS-

PETER J. ABLANCZY, RAYMOND C. KOERNIG, JR., HARRY G. GOBERT,
SHIELA R. JOHNSON, NORMAN B. WOOD, M. KENT WINKER, JON P. COATES,
E.C. VINER, PAUL G. WEST

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		584
B. INTEREST-BEARING BALANCES		
2. SECURITIES		312
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		865
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,658	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,559
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		27
7. OTHER REAL ESTATE OWNED		215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		56
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,618
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,270
(1) NONINTEREST-BEARING	1,080	
(2) INTEREST-BEARING	4,190	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,310
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		390
25. SURPLUS		3
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		85-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		308
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,618

CERTIFICATE ISSUED OCTOBER 6, 1980 **NO. 577**
COLUMBINE VALLEY BANK & TRUST
LITTLETON

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, EXEC. VICE PRESIDENT;
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,
LEE ANNE LEWIS, JERROLD G. HAUPTMAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		981
B. INTEREST-BEARING BALANCES..		95
2. SECURITIES..		616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	5,741	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	172	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,569
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		440
7. OTHER REAL ESTATE OWNED..		458
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		9,396
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,396
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		8,916
(1) NONINTEREST-BEARING................................	2,604	
(2) INTEREST-BEARING...................................	6,312	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		8,987
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		750
25. SURPLUS..		341-
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES..........................		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...............		409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		409
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,396

CERTIFICATE ISSUED FEBRUARY 16, 1983 **NO. 599**
PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, EXEC. VICE PRESIDENT/CASHIER;
NORMA L. CONAWAY, VICE PRESIDENT

DIRECTORS-

JOSEPH C. FRENCH, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,
JOSEPH B. BOWERS, EDWARD R. PEPPLER

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,156
B. INTEREST-BEARING BALANCES		1,495
2. SECURITIES		1,511
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,207	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	119	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,088
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		444
7. OTHER REAL ESTATE OWNED		508
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		198
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,250

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,480
(1) NONINTEREST-BEARING	2,825	
(2) INTEREST-BEARING	14,655	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		106
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,715
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	685
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,535
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,535
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	19,250

CERTIFICATE ISSUED JANUARY 18, 1981 **NO. 580**
BANK OF LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT; ALICE M. BIER, VICE PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER, DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH, JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		938
B. INTEREST-BEARING BALANCES		1,100
2. SECURITIES		2,410
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		815
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,748	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	176	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,572
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		128
7. OTHER REAL ESTATE OWNED		318
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		688
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,969
LIABILITIES:		
13 DEPOSITS:		
A. IN DOMESTIC OFFICES		15,853
(1) NONINTEREST-BEARING	3,126	
(2) INTEREST-BEARING	12,727	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,955
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		414
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,014
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,014
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,969

CERTIFICATE ISSUED MAY 8, 1974 NO. 526
AMERICAN BANK
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE PRESIDENT; MARY JANE HUBERT, CASHIER; GARY L. MOORE, VICE PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK, KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,399
B. INTEREST-BEARING BALANCES		396
2. SECURITIES		1,859
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,475	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,377
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		490
7. OTHER REAL ESTATE OWNED		141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		298
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,150
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,150
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,736
(1) NONINTEREST-BEARING	4,034	
(2) INTEREST-BEARING	13,702	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,923
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		577
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,227
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,227
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,150

CERTIFICATE ISSUED MARCH 22, 1950 **NO. 448**
HOME STATE BANK
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX II , EXEC. VICE PRESIDENT; LEE TEDESCO, ALLAN J. BECKER, VICE PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER, CLARENCE H. STUMP, JR., HARRY J. DEVEREAUX II

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,513
B. INTEREST-BEARING BALANCES		
2. SECURITIES		10,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	37,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	716	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,598
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,019
7. OTHER REAL ESTATE OWNED		4,127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		873
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		61,252
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		61,252
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		56,374
(1) NONINTEREST-BEARING	10,702	
(2) INTEREST-BEARING	45,672	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		485
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		57,090
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		2,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,162
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,162
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		61,252

CERTIFICATE ISSUED AUGUST 23, 1972 **NO. 514**
VALLEY BANK OF LYONS
LYONS

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; SHELLEY D. LONG, ASST. VICE PRESIDENT;
LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,
MICHAEL E. BENNETT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		563
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,224
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,942	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,914
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		342
7. OTHER REAL ESTATE OWNED		99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		85
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,277
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,775
(1) NONINTEREST-BEARING	1,305	
(2) INTEREST-BEARING	4,470	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,805
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		72
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		472
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,277

CERTIFICATE ISSUED AUGUST 27, 1964 **NO. 483**
MANCOS VALLEY BANK
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE PRESIDENT;
MALCOLM L. CANNON, CASHIER

DIRECTORS-

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		456
B. INTEREST-BEARING BALANCES		50
2. SECURITIES		2,585
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,740
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,329	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,276
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		184
7. OTHER REAL ESTATE OWNED		73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		331
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,695

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,727
(1) NONINTEREST-BEARING	1,363	
(2) INTEREST-BEARING	8,364	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,822
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	125
25. SURPLUS	225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	523
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	873
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	873
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	10,695

CERTIFICATE ISSUED MARCH 23, 1908 **NO. 085**
BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

GEORGE B. ACKER, CHAIRMAN OF THE BOARD; RODNEY BRECHTL, PRESIDENT; DANI L. FRANCIS, VICE PRESIDENT

DIRECTORS-

GEORGE C. ACKER, RICHARD A. BAKER, RODNEY D. BRECHTL, JAMES C. DUVE, MARTIN R. FRICK

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		672
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,114
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,398	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	92	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,306
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		173
7. OTHER REAL ESTATE OWNED		357
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		335
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,632
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,632
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,763
(1) NONINTEREST-BEARING	2,979	
(2) INTEREST-BEARING	10,784	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		18
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,949
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		983
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,683
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,683
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,632

CERTIFICATE ISSUED SEPTEMBER 18, 1917 NO. 337
J. M. BEATY & CO., BANKERS
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; ROGER W. SCHMIDT, VICE PRESIDENT;
CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		348
B. INTEREST-BEARING BALANCES..		400
2. SECURITIES..		750
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	2,439	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		2,408
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		9
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		95
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		4,310
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		4,310
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		3,561
(1) NONINTEREST-BEARING................................	639	
(2) INTEREST-BEARING....................................	2,922	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		31
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		3,592
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		50
25. SURPLUS...		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		468
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		718
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		4,310

CERTIFICATE ISSUED MAY 15, 1920 NO. 397
MCCLAVE STATE BANK
MCCLAVE

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; ROBERT W. ENGLAND, CEO;
H.H. FALCONBURG, PRESIDENT; CHRIS L. ABRAMS, EXEC. VICE PRESIDENT;
NANCY M. EARL, CASHIER

DIRECTORS-

MORRIS E. TRAVIS, SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP,
JOHN A. SMARTT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		388
B. INTEREST-BEARING BALANCES		137
2. SECURITIES		1,307
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,778	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,670
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		35
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,998
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,998
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,918
(1) NONINTEREST-BEARING	674	
(2) INTEREST-BEARING	5,244	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,044
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		394
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		954
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		954
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,998

CERTIFICATE ISSUED DECEMBER 30, 1970 NO. 500
FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. MCDONALD, VICE PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER BEHLER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		270
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,310
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		618
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,333	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	45	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,288
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		61
7. OTHER REAL ESTATE OWNED		119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		108
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,774
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,288
(1) NONINTEREST-BEARING	481	
(2) INTEREST-BEARING	5,807	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,337
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		137
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		437
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		437
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,774

CERTIFICATE ISSUED AUGUST 27, 1936 NO. 430
BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT; LINDA HAGEDORN, VICE PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, RUSSELL D. PRATT, VICE PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH, GORDON H. ROWE, JR., WILLIAM L. FASSETT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,846
B. INTEREST-BEARING BALANCES		249
2. SECURITIES		18,879
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,913	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	355	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,558
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		291
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,021
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		44,864
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		44,864
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40,059
(1) NONINTEREST-BEARING	11,143	
(2) INTEREST-BEARING	28,916	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		449
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,508
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		1,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,776
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		44,864

CERTIFICATE ISSUED JULY 31, 1986 **NO. 618**
FIRST MOUNTAIN STATE BANK
MONTROSE

OFFICERS-

HAROLD B. HARTMAN, CHAIRMAN OF THE BOARD; HAROLD D. FRASIER, ACTING CEO; MARILU LITTLETON, EXEC. VICE PRESIDENT; MARCIA A. WILSON, CASHIER

DIRECTORS-

HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX, HARRISON LOESCH, HAROLD D. FRASIER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		126
B. INTEREST-BEARING BALANCES		1,387
2. SECURITIES		1,139
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,569	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	57	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,512
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		121
7. OTHER REAL ESTATE OWNED		111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		210
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,931
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,339
(1) NONINTEREST-BEARING	183	
(2) INTEREST-BEARING	8,156	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,436
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		271
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		224
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,495
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,495
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,931

CERTIFICATE ISSUED NOVEMBER 15, 1978 **NO. 557**
MONTROSE STATE BANK
MONTROSE

OFFICERS-

GORDON E. WAGNER, CHAIRMAN OF THE BOARD; HOBART J. KNIGHT, INTERIM PRESIDENT; HERBERT L. ENSLEY, VICE PRESIDENT; ELAINE M. MOORE, CASHIER

DIRECTORS-

JAMES W. RENFROW, A. EUGENE OMERNIK, GORDON WAGNER, HOBART J. KNIGHT, SILKE PRINTZ

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		947
B. INTEREST-BEARING BALANCES		252
2. SECURITIES		2,977
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,849	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	219	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,630
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		445
7. OTHER REAL ESTATE OWNED		49
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		319
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,194

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,943
(1) NONINTEREST-BEARING	2,195	
(2) INTEREST-BEARING	11,748	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,073
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		421
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,121
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,194

CERTIFICATE ISSUED JULY 5, 1972 **NO. 512**
MONTROSE COUNTY BANK
NATURITA

OFFICERS-

STAN AUSTIN, PRESIDENT; DAVID G. WOOD, DENNIS REECE, VICE PRESIDENTS;
FINIS BARNES, CASHIER

DIRECTORS-

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, STAN AUSTIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		681
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,383
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		530
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,615	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	86	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,529
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		134
7. OTHER REAL ESTATE OWNED		148
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,549
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,811
(1) NONINTEREST-BEARING	1,358	
(2) INTEREST-BEARING	5,453	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,888
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		105
25. SURPLUS		345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		211
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		661
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,549

CERTIFICATE ISSUED JULY 8, 1974 NO. 529
CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR., PRESIDENT; MORRIS CURREY, VICE PRESIDENT; BRIGITTE HOWORKO, CASHIER/ VICE PRESIDENT

DIRECTORS-

GEORGE T. SWEENEY, ROBERT E. GREY, WILLIAM G. ROSS, ROBERT L. DAVIS, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,754
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,690
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,620
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,839	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,612
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		775
7. OTHER REAL ESTATE OWNED		1,244
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		372
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,067
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,480
(1) NONINTEREST-BEARING	3,566	
(2) INTEREST-BEARING	15,914	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		662
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		571
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,713
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		470
25. SURPLUS		884
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,354
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,067

CERTIFICATE ISSUED MARCH 1, 1950 **NO. 447**
SAN MIGUEL BASIN STATE BANK
NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, EXEC. VICE PRESIDENT;
LORNA LUPTON, CASHIER

DIRECTORS-

DAN D. NOBLE, CLINTON W. BOOTH, LORNA J. LUPTON, DONALD J. OBERTO,
DAVIS M. WATSON

DECEMBER 31, 1989 — 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		922
B. INTEREST-BEARING BALANCES		103
2. SECURITIES		3,165
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,891	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,837
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		318
7. OTHER REAL ESTATE OWNED		762
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		193
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,700
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,700

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,731
(1) NONINTEREST-BEARING	2,483	
(2) INTEREST-BEARING	9,248	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,787
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		113
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		913
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		913
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,700

CERTIFICATE ISSUED AUGUST 23, 1976 NO. 544
OLATHE STATE BANK
OLATHE

OFFICERS-

WALTER J. WALDOW, CHAIRMAN OF THE BOARD; LES MERGELMAN, PRESIDENT; J. PAUL DUNFORD, CASHIER

DIRECTORS-

ORVILLE L. CALLAWAY, VEREL L. CATLIN, LES MERGELMAN, WALTER J. WALDOW, WALLACE Q. ANDERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		272
B. INTEREST-BEARING BALANCES		792
2. SECURITIES		502
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,632	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,535
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		80
7. OTHER REAL ESTATE OWNED		174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		91
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,546
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,546
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,237
(1) NONINTEREST-BEARING	990	
(2) INTEREST-BEARING	3,247	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,270
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		53
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		23
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		276
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		276
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,546

CERTIFICATE ISSUED AUGUST 28, 1913 **NO. 270**
CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, DENNIS REECE, VICE PRESIDENTS; DONALD HANHARDT, VICE PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS, JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,224
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,188	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,118
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		165
7. OTHER REAL ESTATE OWNED		85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,371
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,371

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,214
(1) NONINTEREST-BEARING	3,408	
(2) INTEREST-BEARING	12,806	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,314
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	180
25. SURPLUS	570
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,307
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	2,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	18,371

CERTIFICATE ISSUED APRIL 27, 1908 NO. 147
CITIZENS BANK OF PAGOSA SPRINGS
PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, CHAIRMAN OF THE BOARD/PRESIDENT; PATTERSON CURTIS, EXEC. VICE PRESIDENT; JAMES W. SUTTON, VICE PRESIDENT; DAVID B. WINTER, CASHIER

DIRECTORS-

DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, HAROLD SCHULTZ, FRED C. HARMAN, III, A. MAX HATFIELD

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,064
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,850
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,474	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,269
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		322
7. OTHER REAL ESTATE OWNED		1,575
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		574
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,754
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,075
(1) NONINTEREST-BEARING	3,619	
(2) INTEREST-BEARING	17,456	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,165
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		589
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,589
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,589
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,754

CERTIFICATE ISSUED AUGUST 11, 1977 NO. 550
PAONIA STATE BANK
PAONIA

OFFICERS-

DON FOSTER, PRESIDENT; DAVID C. GONNERMAN, VICE PRESIDENT/CASHIER

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLLAND L. HOLT, GILBERT C. WILSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		451
B. INTEREST-BEARING BALANCES		2,264
2. SECURITIES		2,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		195
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,537	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,474
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		92
7. OTHER REAL ESTATE OWNED		111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,077

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,236
(1) NONINTEREST-BEARING	1,063	
(2) INTEREST-BEARING	7,173	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,318
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		359
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		759
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		759
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,077

CERTIFICATE ISSUED MARCH 6, 1978 **NO. 555**

BANK OF THE WEST

PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE PRESIDENT; JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE, CHARLES S. HOVER, WILLIAM G. HANSCHMIDT, RONALD RAAB, JOANN FETTERS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,473
B. INTEREST-BEARING BALANCES..		960
2. SECURITIES..		5,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,930
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..	10,273	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	377	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES...		9,896
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		392
7. OTHER REAL ESTATE OWNED..		2,435
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		326
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		23,493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		23,493
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		21,838
(1) NONINTEREST-BEARING....................................	5,712	
(2) INTEREST-BEARING.......................................	16,126	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		70
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		21,981
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		452
25. SURPLUS..		826
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		234
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		1,512
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		23,493

CERTIFICATE ISSUED FEBRUARY 8, 1979DO **NO. 560**
PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS-

LARRY NEUSCHWANGER, PRESIDENT; DONALD S. CAMENGA, VICE PRESIDENT;
RODNEY PIEPER, CASHIER

DIRECTORS-

LARRY NEUSCHWANGER, CARLTON C. BARNETT, SR., LAVERN GLOVER, IVAN SHUPE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		384
B. INTEREST-BEARING BALANCES		
2. SECURITIES		566
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,989	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,915
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		208
7. OTHER REAL ESTATE OWNED		117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,146
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,146
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,600
(1) NONINTEREST-BEARING	1,113	
(2) INTEREST-BEARING	3,487	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,661
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		430
25. SURPLUS		28
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		27
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		485
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		485
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,146

CERTIFICATE ISSUED JULY 6, 1976 **NO. 542**
CENTENNIAL BANK OF BLENDE
PUEBLO

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON, ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS, DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		687
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,651
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,884	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,764
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		330
7. OTHER REAL ESTATE OWNED		33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		223
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,263
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,263

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,812
(1) NONINTEREST-BEARING	2,084	
(2) INTEREST-BEARING	9,728	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		128
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,940
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		303
25. SURPLUS		370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		650
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,328
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,263

CERTIFICATE ISSUED FEBRUARY 18, 1908 NO. 101
MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; KENNETH HOESCHEN, COO/EXEC. VICE PRESIDENT; ROBERT L. FREEMAN, RICHARD A. SEUL, SR. VICE PRESIDENTS; VERNON K. COCHRAN, VICE PRESIDENT/CASHIER; PHILIP E. BOSCHEN, CHARLINE BURKHARD, WALTER CARSELLA, ROSE MASTERANTONIO, LUCILLE WILCOX, SAMUEL J. KIEFFER, III, JAMES L. RICHARDSON, VICE PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, WALTER J. PREDOVICH, JOHN T. AGUILERA, BEN WEINDLING, OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, H. EUGENE WILCOXSON, JAKE T. VIDMAR, JR., MAHLON T. WHITE, KENNETH G. HOESCHEN, MICHAEL W. STILLMAN

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,480
B. INTEREST-BEARING BALANCES		
2. SECURITIES		37,996
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		9,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	61,811	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,045	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		60,766
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,015
7. OTHER REAL ESTATE OWNED		1,006
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,074
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		128,237
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		128,237

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		119,512
(1) NONINTEREST-BEARING	18,720	
(2) INTEREST-BEARING	100,792	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		684
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		120,196
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,125
25. SURPLUS	5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,416
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,041
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	8,041
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	128,237

CERTIFICATE ISSUED JANUARY 14, 1980 NO. 568
PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT; MARK A. MILLER, VICE PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE,
L.M. PEARSON, MARK A. MILLER, JOHN N. SPEARING

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		502
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		2,210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		920
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,704	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	119	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,585
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		96
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,698
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,698
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,770
(1) NONINTEREST-BEARING	1,584	
(2) INTEREST-BEARING	7,186	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,840
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		258
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,698

CERTIFICATE ISSUED NOVEMBER 1, 1908 NO. 174
THE PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

EARL F. LEHIGH, PRESIDENT; JAMES A. KENYON, EXEC. VICE PRESIDENT; JAMES MCCLEARN, SR. VICE PRESIDENT/CASHIER; SHERMAN H. FRENCH, NICK SAULTERS, O.F. JACKSON, STEVEN E. MELVIN, RICHARD T. TEMPELMAN, FIRST VICE PRESIDENTS; ERNEST HERZBERGER, LARRY TOPP, JAMES A. MURRAY, MICHAEL A. CAFASSO, VICE PRESIDENTS

DIRECTORS-

JAMES A. KENYON, II, ARTHUR H. CONZALES, FRANK R. ALLEN, ROLAND FARICY, KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, JOHN L. ARY, JOSEPH O. WATSON, III, THOMAS R. WELTE, BERT HARTMAN

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,427
B. INTEREST-BEARING BALANCES		399
2. SECURITIES		37,752
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,180
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	70,867	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,052	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		69,815
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,799
7. OTHER REAL ESTATE OWNED		956
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,770
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		126,098
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		126,098

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		110,690
(1) NONINTEREST-BEARING	18,565	
(2) INTEREST-BEARING	92,125	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		2,985
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		2,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		399
16. OTHER BORROWED MONEY		73
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		751
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		116,898
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,250
25. SURPLUS		4,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,700
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,200
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		9,200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		126,098

CERTIFICATE ISSUED JANUARY 18, 1982 NO. 588
BANK OF SOUTHERN COLORADO
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, DANA BENNETT,
TRAVIS L. WALLER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		425
B. INTEREST-BEARING BALANCES		
2. SECURITIES		286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,130
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,045	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	34	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,011
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		326
7. OTHER REAL ESTATE OWNED		41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		55
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,274
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,274
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,478
(1) NONINTEREST-BEARING	699	
(2) INTEREST-BEARING	3,779	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,510
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		351
25. SURPLUS		232
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		181
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		764
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		764
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,274

CERTIFICATE ISSUED JANUARY 21, 1963 NO. 479
BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, EXEC. VICE PRESIDENT;
JUDITH ANN ALLEN, VICE PRESIDENT; KATHRYN BURKE, VICE PRESIDENT/CASHIER

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		946
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,359
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,673	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,577
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		371
7. OTHER REAL ESTATE OWNED		370
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		184
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,282
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,282
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,015
(1) NONINTEREST-BEARING	1,951	
(2) INTEREST-BEARING	9,064	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,091
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		190
25. SURPLUS		510
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		491
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,191
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,191
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,282

CERTIFICATE ISSUED MAY 13, 1983 NO. 602
RIO BLANCO STATE BANK
RANGELY

OFFICERS-

ELIZABETH A. GUTHRIE, PRESIDENT; CLAUDIA K. CAMPBELL, CASHIER

DIRECTORS-

GEORGE ROBERT LEWIS, ROBERT COTT, DANIEL SIMON, KENNITH DOTSON, ELIZABETH A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		665
B. INTEREST-BEARING BALANCES		455
2. SECURITIES		2,869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		435
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,529	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,420
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		146
7. OTHER REAL ESTATE OWNED		48
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,163
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,163

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,608
(1) NONINTEREST-BEARING	1,084	
(2) INTEREST-BEARING	7,524	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,662
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		501
25. SURPLUS		
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		501
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		501
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,163

CERTIFICATE ISSUED NOVEMBER 6, 1981 NO. 587

REGIONAL BANK OF RIFLE

RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; GERALDINE NEWELL, VICE PRESIDENT;
MARCIA KENT, VICE PRESIDENT/CASHIER

DIRECTORS-

DONAND LEE CURRIE, WILLIAM L. CRUMB, JOHN W. SAVAGE, JR.,
GARY S. WARD, WALTER M GEORGE, RICHARD C. JOLLEY, HARRY ODGERS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,246
B. INTEREST-BEARING BALANCES		2,180
2. SECURITIES		4,183
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,535
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,063	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	212	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,851
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		308
7. OTHER REAL ESTATE OWNED		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		435
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,753
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21,753
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,162
(1) NONINTEREST-BEARING	4,785	
(2) INTEREST-BEARING	15,377	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,210
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		487
25. SURPLUS		487
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		569
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,543
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,543
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21,753

CERTIFICATE ISSUED JANUARY 5, 1949 NO. 445

THE EMPIRE STATE BANK
ROCKY FORD

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT; DENNIS L. KREPS, VICE PRESIDENT

DIRECTORS-

ALFRED L. KREPS, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		607
B. INTEREST-BEARING BALANCES		1,090
2. SECURITIES		3,360
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		415
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,870	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,761
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		95
7. OTHER REAL ESTATE OWNED		238
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		911
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,477
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,477
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,095
(1) NONINTEREST-BEARING	979	
(2) INTEREST-BEARING	7,116	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		247
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,342
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		465
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,135
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,135
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,477

CERTIFICATE ISSUED APRIL 22, 1975 NO. 531
CHAFFEE COUNTY BANK
SALIDA

OFFICERS-

CHARLES FORSTER, CHAIRMAN OF THE BOARD/PRESIDENT; DENNIS MITCHELL, SR. VICE PRESIDENT; JEFFREY D. SNYDER, ARTHUR W. GENTILE, VICE PRESIDENTS; BETTY PROPERNICK, CASHIER

DIRECTORS-

THOMAS G. SANDELL, CHARLES J. FORSTER, WENDELL F. HUTCHINSON, W. GERRY IMIG, DONALD R. MCQUEEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,852
B. INTEREST-BEARING BALANCES		997
2. SECURITIES		8,937
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,175
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,692	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	231	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,461
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		500
7. OTHER REAL ESTATE OWNED		25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		701
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,648
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,648
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,557
(1) NONINTEREST-BEARING	3,312	
(2) INTEREST-BEARING	21,245	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		450
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		292
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,299
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,349
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,349
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,349
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,648

CERTIFICATE ISSUED JUNE 14, 1963 **NO. 480**
VALLEY BANK
SECURITY

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD; KEITH R. OSTLING, PRESIDENT; MICHAEL B. MCDONELL, EXEC. VICE PRESIDENT; DAN R. ANDERSON, CHARLES L. VERVERS, VICE PRESIDENTS; MARIAN JENSEN, VICE PRESIDENT/ CASHIER

DIRECTORS-

LEO H. VERVERS, CHARLES L. VERVERS, MICHAEL B. MCDONELL, JOHN HERRICK, NICHOLAS L. LOVITT, MICHAEL A. MIENTKA

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,783
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		14,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,643	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	174	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,469
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,322
7. OTHER REAL ESTATE OWNED		548
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		114
11. OTHER ASSETS		742
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,209
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		39,209
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,806
(1) NONINTEREST-BEARING	8,727	
(2) INTEREST-BEARING	27,079	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		27
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		341
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,174
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		878
25. SURPLUS		1,122
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,035
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,035
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		39,209

CERTIFICATE ISSUED JULY 8, 1974 NO. 528
ALPINE BANK SNOWMASS VILLAGE
SNOWMASS VILLAGE

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; STAN KORNASIEWICZ, EXEC. VICE PRESIDENT; DOROTHY BAILEY, CASHIER

DIRECTORS-

ERNEST GIANINETTI, JACK E. EDGINGTON, ROBERT F. DOWNS, STEPHEN A. BRIGGS, PETER N. GUY, WALLACE A. E. DE BEQUE, RODNEY E. SLIFER, J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,201
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,969
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		388
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,099	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	304	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,795
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		591
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		342
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,386
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,127
(1) NONINTEREST-BEARING	7,890	
(2) INTEREST-BEARING	19,237	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		241
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,368
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		260
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,258
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,386

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 554
BACA STATE BANK
SPRINGFIELD

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, ROBERT G. DOWELL, JR., BERNARD C. NEILL, RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,442
B. INTEREST-BEARING BALANCES		
2. SECURITIES		20,793
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,693	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	81	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,612
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		255
7. OTHER REAL ESTATE OWNED		12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		8
11. OTHER ASSETS		556
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32,378
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		32,378
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,407
(1) NONINTEREST-BEARING	2,277	
(2) INTEREST-BEARING	26,130	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		507
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,914
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,264
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,464
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		32,378

CERTIFICATE ISSUED MAY 8, 1975 NO. 533
BANK NORTHWEST
STEAMBOAT SPRINGS

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; W. EDWARD GOODYEAR, ROBERT G. FROST, VICE PRESIDENTS

DIRECTORS-

LAWRENCE A. FAIN, ROBERT G. FROST, CLIFFORD B. RUSSELL, ROBERT CALMAN, JAMES C. KEARNEY, TYRONE LOCKHART, GARY MIELKE, H. DAVID ZABEL, PETER W. WILLIAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,098
B. INTEREST-BEARING BALANCES		495
2. SECURITIES		12,279
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,755	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	140	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,615
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,137
7. OTHER REAL ESTATE OWNED		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		371
11. OTHER ASSETS		1,446
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,536
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,536
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,774
(1) NONINTEREST-BEARING	5,257	
(2) INTEREST-BEARING	27,517	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		432
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,206
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		377
25. SURPLUS		953
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,000
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35,536

CERTIFICATE ISSUED MAY 2, 1918 **NO. 346**
CENTURY BANK
STERLING

OFFICERS-

VERNON CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT; WAYNE J. PIMPLE, VICE PRESIDENT; STEPHEN L. MAY, CASHIER

DIRECTORS-

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES, VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE, WAYNE J. PIMPLE, CHARLES KREAGER, RICHARD LAMB

DECEMBER 31, 1989 — 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,246
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,284	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	785	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,499
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		628
7. OTHER REAL ESTATE OWNED		1,545
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,720
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		51,720
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		45,278
(1) NONINTEREST-BEARING	4,619	
(2) INTEREST-BEARING	40,659	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		66
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		561
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		45,905
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		2,550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,815
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,815
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,815
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		51,720

CERTIFICATE ISSUED JUNE 27, 1969 NO. 495
BANK OF TELLURIDE
TELLURIDE

OFFICERS-

GARDNER F. HILL, CHAIRMAN OF THE BOARD; GERALD E. LEWIS, PRESIDENT/CEO;
F. WILLIAM DODGE, VICE PRESIDENT/CASHIER

DIRECTORS-

GARDNER F. HILL, SALLY CORTNEY, ELI A. GORDON, ROBERT DEMPSEY,
DAVID MALLETTE, TOM HAYNES, GERALD E. LEWIS, PETER R. DECKER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,419
B. INTEREST-BEARING BALANCES		150
2. SECURITIES		4,087
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,070
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,485	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	191	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,294
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		226
7. OTHER REAL ESTATE OWNED		23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		833
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,102
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,051
(1) NONINTEREST-BEARING	8,991	
(2) INTEREST-BEARING	15,060	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		73
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		420
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,544
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		75
25. SURPLUS		495
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		988
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,102

CERTIFICATE ISSUED JULY 3, 1985 **NO. 614**
CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

JANET PEARSON, PRESIDENT; BRIGITTE HOWORKO, VICE PRESIDENT/CASHIER

DIRECTORS-

JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG, JANET PEARSON, LEWIS M. BORDEN, III, ROBERT GREENE, GARY S. JUDD

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,273
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		2,226
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		2,355
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	3,023	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		2,818
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		494
7. OTHER REAL ESTATE OWNED..		257
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		2
11. OTHER ASSETS...		131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		9,556
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,556

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		8,420
(1) NONINTEREST-BEARING................................	2,975	
(2) INTEREST-BEARING...................................	5,445	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		8,463
22. LIMITED-LIFE PREFERRED STOCK.......................................		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..	
24. COMMON STOCK...	600
25. SURPLUS..	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................	207-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................	1,093
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,093
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,556

CERTIFICATE ISSUED FEBRUARY 7, 1963 **NO. 478**
NORTH VALLEY BANK
THORNTON

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD K. EASTERLY, EXEC. VICE PRESIDENT; DAVID T. MANLEY, JR., SR. VICE PRESIDENT; CASSANDRA TYRRELL, SR. VICE PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, MYRTLE A. WATSON, VICE PRESIDENTS

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., RICHARD K. EASTERLY, CASSANDRA TYRRELL

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,964
B. INTEREST-BEARING BALANCES		425
2. SECURITIES		8,059
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,655
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,244	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	398	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,846
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		743
7. OTHER REAL ESTATE OWNED		367
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		642
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,701
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40,701
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,229
(1) NONINTEREST-BEARING	12,653	
(2) INTEREST-BEARING	23,576	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		315
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,790
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,911
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,911
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,911
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40,701

CERTIFICATE ISSUED NOVEMBER 24, 1967 **NO. 490**
FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER,
GEORGE C. WILLIAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,917
B. INTEREST-BEARING BALANCES		
2. SECURITIES		17,340
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	58,745	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	417	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		58,328
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,342
7. OTHER REAL ESTATE OWNED		1,955
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,208
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		86,090
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		86,090
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		75,482
(1) NONINTEREST-BEARING	19,861	
(2) INTEREST-BEARING	55,621	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		4,554
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		217
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		80,253
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,237
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,837
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,837
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		86,090

CERTIFICATE ISSUED JANUARY 16, 1989 NO. 628
FIRSTBANK OF WEST VAIL
VAIL

OFFICERS-

ROGER BEHLER, PRESIDENT; JAMES E. THOMASON, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, HARRY H. FRAMPTON, III, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER, GEORGE C. WILLIAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		405
B. INTEREST-BEARING BALANCES		1,300
2. SECURITIES		979
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,518
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		884
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		89
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		36
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,211
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,211
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,817
(1) NONINTEREST-BEARING	855	
(2) INTEREST-BEARING	3,962	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,857
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		20
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		234
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		354
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,211

CERTIFICATE ISSUED FEBRUARY 7, 1955 NO. 459
NORTH PARK STATE BANK
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE PRESIDENT/CASHIER; ROSA M. DOWDELL, VICE PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		248
B. INTEREST-BEARING BALANCES..		396
2. SECURITIES..		2,880
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		2,870
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	3,507	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES...		3,431
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		42
7. OTHER REAL ESTATE OWNED..		139
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		82
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		10,088
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		10,088

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		8,937
(1) NONINTEREST-BEARING................................	1,895	
(2) INTEREST-BEARING...................................	7,042	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		8,994
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK..	150
25. SURPLUS...	475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES..........................	469
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,088

CERTIFICATE ISSUED JULY 31, 1916 NO. 313
COLORADO STATE BANK OF WALSH
WALSH

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/CEO; JAMES L. BAILEY, PRESIDENT; JUDY BEZONA, VICE PRESIDENT/CASHIER; GARY BRYAN, EXEC. VICE PRESIDENT

DIRECTORS-

LARRY E. HARPER, JAMES L. BAILEY, THOMAS K. BENSHOP

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,235
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,598
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		230
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,614	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	204	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,410
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		333
7. OTHER REAL ESTATE OWNED		266
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		802
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,874
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,874

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,029
(1) NONINTEREST-BEARING	1,926	
(2) INTEREST-BEARING	18,103	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		30
20. OTHER LIABILITIES		206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,265
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		141-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		609
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		609
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,874

CERTIFICATE ISSUED DECEMBER 27, 1978 NO. 559
CUSTER COUNTY BANK
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, H. DAVID TONSING, ARLIE RIGGS, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		306
B. INTEREST-BEARING BALANCES		1,289
2. SECURITIES		754
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,126	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	27	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,099
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		91
7. OTHER REAL ESTATE OWNED		382
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,169
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,169
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,496
(1) NONINTEREST-BEARING	969	
(2) INTEREST-BEARING	4,527	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,532
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		159
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		278
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,169

CERTIFICATE ISSUED FEBRUARY 4, 1970 **NO. 498**
CITIZENS BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;
MARY JANE HANSEN, VICE PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,
THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,850
B. INTEREST-BEARING BALANCES		186
2. SECURITIES		7,745
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		910
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,311	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	332	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,979
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		713
7. OTHER REAL ESTATE OWNED		910
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		588
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,881
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,881
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,781
(1) NONINTEREST-BEARING	25,226	
(2) INTEREST-BEARING	5,555	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		238
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,019
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,862
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,881

CERTIFICATE ISSUED DECEMBER 17, 1973 NO. 524
CITYWIDE BANK OF APPLEWOOD
WHEAT RIDGE

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT; LINDA N. ALEXANDER, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D., BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD, THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,075
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		4,754
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,855
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,591	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	344	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,247
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,465
7. OTHER REAL ESTATE OWNED		3,845
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		49,966
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		49,966
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		45,692
(1) NONINTEREST-BEARING	8,942	
(2) INTEREST-BEARING	36,750	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		359
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		46,051
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		720
25. SURPLUS		1,340
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,855
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		49,966

CERTIFICATE ISSUED SEPTEMBER 30, 1985 **NO. 615**
INTERNATIONAL BANK OF WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

KELSO KELLY, PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR., ERNEST J. PANASCI, RICHARD TUCKER, GARTH G. THOMAS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		773
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,819	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	314	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,505
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		342
7. OTHER REAL ESTATE OWNED		109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		222
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,743
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,171
(1) NONINTEREST-BEARING	1,605	
(2) INTEREST-BEARING	8,566	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		925
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		93
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,189
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		254
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		554
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		554
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,743

CERTIFICATE ISSUED AUGUST 31, 1971 **NO. 506**
FIRST STATE BANK OF WIGGINS
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE PRESIDENT, LAURA TRAUTWEIN, CASHIER

DIRECTORS-

FRED C. WELLER, L.R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG TRAUTWEIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		411
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,115
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	3,070	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		2,954
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		3
7. OTHER REAL ESTATE OWNED...		288
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		5,885
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		5,885
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		5,472
(1) NONINTEREST-BEARING...............................	1,980	
(2) INTEREST-BEARING..................................	3,492	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		55
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		5,553
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		105
25. SURPLUS...		227
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		332
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		332
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		5,885

CERTIFICATE ISSUED APRIL 4, 1908 NO. 123
THE STATE BANK OF WILEY
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE PRESIDENT; ROBERT ENGLAND, CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL, MARJORIE C. LUBBERS, HERBERT REYHER, WAYNE HAYS, ROBERT W. ENGLAND, DAVID S. ESGAR

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		936
B. INTEREST-BEARING BALANCES		484
2. SECURITIES		9,460
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,480	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	237	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,243
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		180
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		689
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,427
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,427
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,807
(1) NONINTEREST-BEARING	2,379	
(2) INTEREST-BEARING	22,428	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		349
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,156
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		2,090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,071
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,271
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,271
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,427

CERTIFICATE ISSUED JANUARY 27, 1978 NO. 552
BANK OF WINDSOR
WINDSOR

OFFICERS-

MEL YLARRAZ, CHAIRMAN OF THE BOARD; JAMES A. RUTZ, PRESIDENT;
DENNIS HOLMAN, VICE PRESIDENT

DIRECTORS-

MEL YLARRAZ, MARJORIE A. KADLUB, P.E. MCCARTHY, JAMES A. RUTZ,
LUTHER E. HARRIS, ED DUGGAN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,139
B. INTEREST-BEARING BALANCES		1,781
2. SECURITIES		3,228
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,030
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,807	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	134	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,673
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		91
7. OTHER REAL ESTATE OWNED		154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		303
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,399
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,067
(1) NONINTEREST-BEARING	2,389	
(2) INTEREST-BEARING	12,678	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,210
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		418
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		571
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,189
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,189
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,399

CERTIFICATE ISSUED NOVEMBER 4, 1964 **NO. 484**
PARK STATE BANK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE PRESIDENT; KENNETH W. MOORE, VICE PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL, M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,181
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,065
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		835
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,950	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,850
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		623
7. OTHER REAL ESTATE OWNED		139
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,075
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,749
(1) NONINTEREST-BEARING	3,781	
(2) INTEREST-BEARING	17,968	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		133
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,882
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		240
25. SURPLUS		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		953
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,193
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,075

CERTIFICATE ISSUED APRIL 8, 1977 NO. 547
WRAY STATE BANK
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE PRESIDENT; M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION, CURTIS P. NOFFSINGER

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		804
B. INTEREST-BEARING BALANCES		1,178
2. SECURITIES		923
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,940
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,918	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,822
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3
7. OTHER REAL ESTATE OWNED		85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		161
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,916
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,916

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,875
(1) NONINTEREST-BEARING	1,404	
(2) INTEREST-BEARING	8,471	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,975
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	250
25. SURPLUS	550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	141
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	941
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	941
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	10,916

EMERGENCY RULE IB-9

A. For the purposes of C.R.S. 11-22-109(5)(e)(I)(A) an industrial bank (institution), at a minimum, shall have the following procedures performed annually. The person performing such procedures should be informed of and permitted access to all examination reports, administrative orders, and any additional written communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal bank regulatory agency. The person performing such procedures should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

At a minimum, the person performing such procedures should review:

Securities

1. Review the investment policies and procedures established by the bank's board of directors (BOD) and the BOD (or Investment Committee) minutes to verify that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
    a. Investment objectives;
    b. Permissible types of investments;
    c. Diversification guidelines to prevent undue concentration;
    d. Maturity schedules;
    e. Limitation on quality ratings;
    f. Hedging activities; other uses of futures, forwards, options, and other financial instruments; and trading activities.
    g. Handling exceptions to standard policies;
    h. Valuation procedures and frequency;
    i. Limitations on the investment authority of officers; and
    j. Frequency of periodic reports to the BOD on securities holdings.

2. Test compliance with the BOD's investment policies and procedures and determine whether information reported to the BOD (or Investment Committee) for securities transactions is accurate by comparing the following to the trade tickets for selected items (including futures, forwards, and options):
    a. Descriptions
    b. Interest rate
    c. Maturity
    d. Par value, or number of shares
    e. Cost
    f. Market value on date of transaction.

3. Using the same selected items, analyze the securities register for accuracy, and confirm the existence of the selected items by examining securities physically held in the bank and verifying the safekeeping of those securities held by others.

4. Review policies and procedures regarding controls which ensure that unauthorized transactions do not occur. Test selected control points. Determine that investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and determine if there are any limitations or restrictions on delegated responsibilities.

5. Confirm totals in the investment sub-ledger(s) at the as of date. Review the reconciliation of investment subledger(s) to the general ledger. Trace the general ledger total(s) to the most recent Call Report.

6. Obtain a schedule of book and par values as well as market values and rating classifications of securities. Test the market values and ratings for selected securities, including subinvestment quality and out-of-area securities. Discuss any subinvestment quality or out-of-area securities with the appropriate officer as to their suitability and/or performance. If any permanent declines in value have occurred, examine the allowance account for proper presentation and adequacy.

7. Test securities income and accrued interest by:
   a. Determining the institutions method of calculating and recording interest accruals:
   b. Obtaining trial balances of accrued interest if maintained separately from trial balances of investment and money market holdings;
   c. Testing the addition of the trial balances and the reconciliation of the trial balances to the general ledger;
   d. Determining that interest accruals are not made on defaulted issues;
   e. Selecting items from each type of investment and money market holdings and;
      i. Determining the stated interest rate and most recentinterest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
      ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts,
      iii. Calculating accrued interest and comparing it to the trial balance,
      iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium;
   f. Review yields on each type of investment and money market holdings for reasonableness.

8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. Review high volume activity with any one broker for propriety of the transactions and competitiveness of any fees. (If there is frequent trading in an investment account, it may constitute a trading account.) Test gains and losses on disposal of investment securities by sampling investment sales records and;
   a. Determining sales prices by examining invoices or brokers' advices;
   b. Checking computation of book value on settlement date;
   c. Determining that the general ledger has been properly relieved of the investment, accrued interest, premium, discount, and other related accounts;
   d. Recomputing the gain or loss and comparing to the amount recorded in the general ledger; and
   e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

Loans

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
   a. General fields of lending in which the institution will engage and the types of loans within each field;
   b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
   c. Limitations on the maximum volume of each type of loan product in relation to total assets;

d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;
e. Lending authority of the loan or executive committee (if such a committee exists);
f. Adherence to legal lending limits;
g. Types of secured and unsecured loans which will be granted;
h. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
i. Documentation required by the institution for each type of secured and unsecured loan;
j. Limitations on the amount advanced in relation to the value of various types of collateral;
k. Limitations on the extension of credit through overdrafts;
l. Level or amount of loans granted in specific industries or specific geographic locations;
m. Guidelines for participations purchased and/or sold;
n. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
o. Maintenance and review of complete and current credit files on each borrower;
p. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
q. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.);
r. Guidelines for charge-offs.

2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.

3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.

4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).

5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).

6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.

7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.

8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and conditions between the lead institution and participants are specified, including:
    a. Which party is paid first;
    b. What happens in the event of default;
    c. How set-offs received by either institution are to be treated;
    d. How collection expenses are to be divided; and
    e. Who is responsible to collect the note in the event of default.

9. Confirm participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the bank's records.

10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.

11. Confirm a minimum of ten (10) percent of the total number and ten (10) percent of the total dollar amount of all loans within each major category. (Statistical sampling may be used instead of the percentage requirement.) Include past due and nonaccrual loans in the verification process.

12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institution insiders or their related interests.

Allowance for Loan Losses

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the Board of Directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.

2. Review the most recent quarter's determination of the allowance for loan losses through a review of the institution's computation. Documentation should include consideration of the following matters:
    a. General, local, national and international (if applicable) economic conditions;
    b. Trends in loan growth and depth of lending staff with expertise in these areas;
    c. Concentrations of loans (e.g. by type, borrower, geographic area, and sector of the economy);
    d. Trends in the level of delinquent and classified loans;
    e. Results of regulatory examinations;
    f. The extent of renewals and extensions to keep loans current; and
    g. Review of specific loans on the "watch list" taking into account borrower financial status, classification, collateral type and value, payment history, and potential permanent impairment.

Insider Transactions

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the bank and insiders and test insider transactions for

compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of governing statutes and rules and regulations.

2. Obtain an institution-prepared list of insiders, including any other business relationships they may have other than as a nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders. Compare these lists to those prepared for the prior year's external program to test for completeness.

3. Review the Board of Directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that all extensions of credit to and transactions with insiders were:
   a. In compliance with institution policy for similar transactions and were at prevailing rates at that time;
   b. Involved no more than a normal degree of risk or presented no other unfavorable features;
   c. Approved by the Board of Directors in advance with the interested party abstaining from voting; and
   d. Within the aggregate lending limits imposed by Regulation O or other legal limits.

4. Review overdraft reports, suspense items, account statements, and deposit ledgers to verify that there were no overdrafts on accounts of executive officers and directors except in accordance with those exemptions permitted under governing statutes and rules and regulations.

5. Reconcile total extensions of credit to executive officers, principal shareholders, and their related interests as recorded on the institution records to the latest Call Report (Schedule RC-M, item 1).

6. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test the actual expense account records for compliance with these policies and procedures.

7. Determine through inquiry whether or not securities purchases and sales are being made through related parties (as defined in Financial Accounting Standards Board Statement No. 57, "Related Party Disclosures"). If so, determine and test through inquiry and observation the Board of Directors' procedures to ensure that appropriate prices and commissions are being paid.

8. Determine through inquiry whether or not the institution has leased, purchased, or otherwise acquired property and/or equipment from, has purchased other goods or services from, or has had other transactions with related parties. If so, review and verify through inquiry and observation that the procedures listed in items 3 a, b, and c above were followed by the Board of Directors and ensure that appropriate levels of payment are being made.

9. Determine through inquiry whether or not institution employees are serving as financial officers (treasurer, financial manager, etc.) of civic or charitable organizations. Ascertain, through inquiry, whether or not the institution duties and civic or charitable duties present any potential conflict of interest or are otherwise incompatible.

Internal Controls

1. Review the Board of Directors' minutes to verify that account reconciliation policies have been approved and are reviewed periodically by the BOD and determine that management has established appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.

2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD, and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.

3. Verify selected deposits in the various types of deposit accounts maintained by the institution. Test that reconciliations are prepared for all major accounts significant to the institution and their related accrued interest accounts, if any, such as "due from" accounts; commercial loans; installment loans; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Test controls over dormant deposit accounts.

4. Review reconciliations for:
   a. Timeliness and frequency;
   b. Accuracy and completeness; and
   c. Review by appropriate personnel with no conflicting duties. Verify that the preparer and reviewer initial reconciliations to insure responsibility and lack of conflict.

5. Examine detail and aging of reconciling items and items in suspense, clearing, and work-in-process accounts by:
   a. Testing aging;
   b. Determining whether items are followed up on and appropriately resolved on a timely basis;
   c. Reviewing any charged-off items for proper authorization; and
   d. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

6. Verify balances per reconciliations to the general ledger and supporting trial balance. Trace general ledger balances to the Call Report.

7. Verify that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments, and trace the totals to the most recent Call Report.

8. Review the BOD's minutes to determine whether the BOD has reviewed and approved the institution's EDP policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
   a. The policies and procedures for either in-house-processing or use of an outside service center should address:
      i. A contingency plan (including a review of any outside servicer's plans) for continuance of operations and recovery when threats such as power outages or natural disaster could cause disruption and/or major damage to the institution's data processing support;

ii. Requirements for EDP-related insurance coverage (or verification of adequate coverage by any service bureau) which include the following provisions:
   (1) Extended blanket bond fidelity coverage to employees of the servicer;
   (2) Insurance on documents in transit, including cash letters; and
   (3) Verification of the insurance coverage of the service bureau and the courier service;

iii. Review of exception reports and adjusting entries by supervisors and/or officers;

iv. Controls for input preparation and control and output verification and distribution;

v. "Back-up" of all systems;

vi. Security to ensure integrity of data and system modifications; and

vii. Necessary detail to ensure an audit trail.

b. When an outside service center is employed, the policies and procedures should address the following additional items:

   i. Each automated application should be covered by a written contract detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit.

   ii. Each contract should be reviewed by legal counsel.

   iii. The financial statement of the outside servicer should be reviewed at least annually to detect deteriorating financial trends that may jeopardize data processing support.

   iv. Each third party review of the service bureau should be reviewed.

9. Test EDP controls by using one of the following methods:

   a. Identify and review edit or error lists produced by the control procedures so as to become satisfied that the edit routines were in use during the period; or

   b. Process deliberately erroneous transactions through an application to determine whether the errors will be detected.

B. The procedures shall be completed as of the end of the institution's fiscal year. The report shall be submitted to the Division of Banking within 30 days after receipt by the institution, but in no event later than 180 days from the end of the institution's fiscal year.

C. The report shall be in the form as received by the institution.

IB-32 **Capital** [11-22-105] The capital of an industrial bank shall consist of primary capital and secondary capital, the components of which are listed below:

A. Primary capital components consist of:

1) Equity capital
   a. Common stock
   b. Perpetual preferred stock
   c. Capital surplus
   d. Undivided profits
   e. Contingency and other reserves

2) Valuation reserve for loans

3) Minority interest in equity accounts in consolidated subsidiaries

4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to quality as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.

5) Net worth certificates issued pursuant to 12 USC 1823(i).

6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).

7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.

B. Secondary capital components (see Appendix A for conditions to be met):

1) Mandatory convertible debt (that amount which is not included in primary capital).

2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.

C. "Total Capital" means the sum of primary capital and allowable secondary capital.

D. This rule will apply to the following statutes:

1) 11-22-102(3)(a)(III) shall refer to Equity Capital and Total Capital.

2) 11-22-105(1) refers to Capital and the components of capital as defined in IB Emergency Rule #1.

3) 11-22-107(1)(e)(iv) and (f) Capital is defined as Equity Capital.

4) 11-22-108(1)(b) shall refer to Total Capital.

5) 11-22-115(1)(k) shall refer to Total Capital.

6) 11-22-115(1)(m) shall refer to Total Capital.

APPENDIX A

A. Restrictions and criteria relating to capital components - mandatory convertible securities

1) **There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.**

2) Criteria applicable to both types of mandatory convertible securities:

   a. The securities must mature in 12 years or less.

   b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.

   c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.

   d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.

   e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.

   f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.

2) The secondary components must meet the following conditions to qualify as capital:

   a. The instrument must have an original weighted-average maturity of at least 7 years.

   b. The instrument must be unsecured.

   c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.

   d. Bank debt instruments must be subordinated to claims of depositors.

   e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

IB-33 **Adequacy of Capital** [11-22-105] **An industrial bank having adequate capital will maintain capital ratios as follows:**

1. **A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.**

2. **Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:**

   (a) **A newly chartered bank;**

   (b) **A bank receiving special supervisory attention;**

   (c) **A bank which has or is expected to have losses resulting in capital inadequacy;**

   (d) **A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;**

   (e) **A bank that is growing rapidly, either internally or through acquisitions; or**

   (f) **A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.**

3. An industrial bank's capital is inadequate if it does not meet the provisions of this Rule.

4. This rule will apply to the following statutes:

   (a) 11-22-105
   (b) 11-22-109(5)(c) and (g)
   (c) 11-22-115(1)(a)
   (d) 11-22-518(1)
   (e) 11-22-601(1)
   (f) 11-22-602(1)
   (g) 11-22-607(1)

IB-34 **Assessments and Fees** [11-22-111]

1. **Assessments**

   a. **In order to cover the expenses, net of fee income of the Division of Banking for the supervision of industrial banks subject to its jurisdiction, industrial banks shall be assessed at least semi-annually as of June 30 and December 31.**

   b. **Each industrial bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.**

   c. **Assessments for all industrial banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.**

d. There shall be a one-time assessment for the cost of automation which shall be charged to all industrial banks pursuant to AD Emergency Rule #1.

2. Fees

a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.

b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.

c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

IB-35 Generally Accepted Accounting Principles [11-22-109(5)(e)(1)(B)(III)]

A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).

B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the industrial banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, industrial banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

IB-36 Dividends [11-22-105(2)] The approval of the Banking Board shall be required if the total of all dividends declared by such industrial bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

IB-37 Loans [11-22-106] Any industrial bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

1. (a) General. Any industrial bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.

FEE SCHEDULE SET BY BANKING BOARD
EFFECTIVE JULY 20, 1989

Service	Fee
Charter Application	$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

Service	Fee
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	$ 2/1/4 hr
Publications	
1. Commercial Bank Code	$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE
EFFECTIVE JULY 20, 1989

Service	Fee
Late Call Report - State Bank	$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

(b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g), and land sales contracts.

2. Other

(a) Insured or Guaranteed Loans.

(1) When the industrial bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:

(i) Insured under the provisions of the National Housing Act;

(ii) Insured by the Secretary of Agriculture pursuant to Title 1 of the Bankhead-Jones Farm Tenant Act, or the Act of August 28, 1937, or Title V of the Housing Act of 1949;

(iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;

(iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the industrial bank will be assured of repayment in accordance with the terms of the loan;

(v) At least 20% guaranteed or insured by the Administrator of Veterans Affairs under Chapter 37, Title 38 of the United States Code;

(vi) Guaranteed under section 802 of the Housing and Community Development Act of 1974;

(vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and

(viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act.

(2) When the industrial bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.

(b) Loans where the industrial bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.

(c) Loans secured by an assignment of rents under a lease.

(d) Loans secured by the pledge or assignment of another real estate mortgage.

(e) Loans secured by a valid liens on timber.

(f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings.

(g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.

(h) Loans for which a security interest is taken in a mobile home.

(i) Loans made previously where a security interest in real estate is taken subsequently in good faith.

(j) Any type loan that a national bank has the authority to make pursuant to 12 USC 24.

(k) Any type loan approved from time to time by the Colorado State Banking Board.

IB-38 Reports of Condition [11-2-103] Every industrial bank shall make and file with the Commissioner not less than four reports during each calendar year, according to the form which may be prescribed by the Commissioner, verified by the oath of either the president, the vice-president, the cashier, or the secretary and attested by the signature of two or more of the directors.

Said reports shall be transmitted to the Commissioner within 30 days after his request therefor, and the substance thereof shall be published once within 10 days after the date the report was due by the industrial bank, in such form as may be prescribed by the Commissioner, in a newspaper of general circulation printed in the city or town where such industrial bank is located. If there is no newspaper of general circulation printed in said city or town, then publication shall be in the newspaper of general circulation published nearest thereto. Proof of such publication shall be filed with the Commissioner within 10 days after the date of such publication, in such form as he may prescribe.

The Commissioner has power to call for special reports from any particular industrial bank if, in his judgment, the same are necessary to a full and complete knowledge of its condition. No such special report, nor any summary thereof, shall be required to be published.

Every industrial bank which fails to comply with this rule shall be subject to civil money penalties pursuant to 11-22-115.1(1)(a)(I)(B).

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	33 BANKS 12-31-89	% TO TOTAL	46 BANKS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	32,716	8.0	37,559	(4,843)	-12.9
SECURITIES	44,284	10.9	45,075	(791)	-1.8
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	14,019	3.4	8,255	5,764	69.8
LOANS AND LEASE FINANCING RECEIVABLES	309,466	75.9	396,976	(87,510)	-22.0
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	7,193	1.8	6,992	201	2.9
LOANS AND LEASES, NET	302,273	74.2	389,984	(87,711)	-22.5
ASSETS HELD IN TRADING ACCOUNTS	0	0	0	0	0
PREMISES AND FIXED ASSETS	1,660	0.4	1,623	37	2.3
OTHER REAL ESTATE OWNED	6,666	1.6	9,252	(2,586)	-28.0
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	5,884	1.4	1,276	4,608	361.1
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	0	0	0	0	0
INTANGIBLE ASSETS	0	0	0	0	0
OTHER ASSETS	0	0	10,194	(10,194)	-100.0
TOTAL ASSETS	407,502	100.0	503,218	(95,716)	-19.0
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	264,488	64.9	286,775	(22,287)	-7.8
- NONINTEREST BEARING	4,315	1.1	290	4,025	1387.9
- INTEREST BEARING	260,173	63.8	286,485	(26,213)	-9.2
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	6,181	1.5	25	6,156	24624.0
DEMAND NOTES/U.S. TREASURY	0	0	0	0	0
OTHER BORROWED MONEY	82,463	20.2	119,985	(37,522)	-31.3
MORTGAGE INDEBTEDNESS	214	0.1	345	(131)	38.0
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0	0	0	0	0
NOTES AND DEBENTURES	0	0	0	0	0
OTHER LIABILITIES	9,869	2.4	12,065	(2,196)	-18.2
TOTAL LIABILITIES	363,215	89.1	419,195	(55,980)	-13.4
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	11,346	2.8	14,221	(2,875)	20.2
SURPLUS	18,480	4.5	44,167	(25,687)	-58.2
UNDIVIDED PROFITS/CAPITAL RESERVES	14,492	3.6	25,635	(11,143)	-43.5
TOTAL EQUITY CAPITAL	44,318	10.9	84,023	(39,705)	-47.3
TOTAL LIABILITIES AND EQUITY CAPITAL	407,533	100.0	503,218	(95,685)	-19.0

ORGANIZED 1978 NO. 105

AMERICAN INDUSTRIAL BANK OF ARVADA

ARVADA

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO
DAN W. KELLER, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		62
B. INTEREST-BEARING BALANCES		175
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,081	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	257	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,824
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		20
7. OTHER REAL ESTATE OWNED		14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		230
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,325
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,325

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		733
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	733	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		11,406
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		93
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,232
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		93
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,093
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,093
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,325

ORGANIZED 1964 **NO. 047**
ARVADA 1ST INDUSTRIAL BANK
ARVADA

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;
LANCE E. SHAFFER, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE, LANCE E. SHAFFER, GARY L. ANDERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		122
B. INTEREST-BEARING BALANCES		755
2. SECURITIES		532
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,424	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	412	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,012
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		65
7. OTHER REAL ESTATE OWNED		368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		175
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,029
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,029
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,930
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	7,930	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		703
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		101
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		212
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,946
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		133
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,083
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,029

ORGANIZED 1980 **NO. 117**
AMERICAN INDUSTRIAL BANK OF AURORA
AURORA

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO; FRANK W. HAWKES, CASHIER

DIRECTORS
A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		425
B. INTEREST-BEARING BALANCES..		153
2. SECURITIES..		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD...		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..............................	16,100	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	408	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		15,692
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		8
7. OTHER REAL ESTATE OWNED...		169
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		559
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		17,006
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		17,006
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		1,043
(1) NONINTEREST-BEARING...........................		
(2) INTEREST-BEARING..............................	1,043	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		13,905
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		15,200
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		200
25. SURPLUS..		1,842
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES..........................		236-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		1,806
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,806
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		17,006

ORGANIZED 1982 **NO. 157**

CITICORP SAVINGS AND INDUSTRIAL BANK

AURORA

OFFICERS-

ROBERT D. HORNER, CHAIRMAN; JOHN A. NELKE, PRESIDENT;
JERALD L. FENSTERMAKER, EXECUTIVE VICE PRESIDENT;
FREDERICK WARK, VICE PRESIDENT

DIRECTORS-

JOHN A. NELKE, JERALD L. FENSTERMAKER, FREDERICK WARK,
ROBERT D. HORNER, KIM D. ROSENBERG

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		
B. INTEREST-BEARING BALANCES..		2,211
2. SECURITIES..		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	19,083	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............		
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		19,083
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		10
7. OTHER REAL ESTATE OWNED..		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS..		8
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		21,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		21,312
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		14,745
(1) NONINTEREST-BEARING..		
(2) INTEREST-BEARING..	14,745	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..................................		
16. OTHER BORROWED MONEY..		284
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS............................		
20. OTHER LIABILITIES..		3,595
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		18,624
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK..		500
25. SURPLUS..		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		1,688
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		2,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,688
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		21,312

ORGANIZED 1983 **NO. 165**
AMERICAN INDUSTRIAL BANK
BOULDER

OFFICERS-

A. F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO; C. RICHARD ICKRATH, SR. VICE PRESIDENT; ROGER D. FEE, VICE PRESIDENT

DIRECTORS
C. RICHARD ICKRATH; HUGH A. WOLTZEN; A. F. ORTWEIN, JR.; THOMAS H. MCLACHLEN; KENNETH E. BERGERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		77
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,295	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,187
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		17
7. OTHER REAL ESTATE OWNED		18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,580
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,580
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		389
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	389	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,966
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,420
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		510
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,160
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,160
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,580

ORGANIZED 1974 **NO. 071**
CASTLE ROCK INDUSTRIAL BANK
CASTLE ROCK

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS,

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		351
B. INTEREST-BEARING BALANCES..		434
2. SECURITIES..		2,372
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		580
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	5,596	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	106	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		5,490
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		67
7. OTHER REAL ESTATE OWNED...		65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		121
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		9,480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,480
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		8,752
(1) NONINTEREST-BEARING................................	48	
(2) INTEREST-BEARING...................................	8,704	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		8,869
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		100
25. SURPLUS..		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES..........................		11
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,480

ORGANIZED 1979 **NO. 109**
AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN, HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		47
B. INTEREST-BEARING BALANCES		840
2. SECURITIES		701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,144	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	331	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,813
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		26
7. OTHER REAL ESTATE OWNED		574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		302
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,303
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,303
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,314
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	10,314	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		9,437
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		395
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,146
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		2,228
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,729
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,303

ORGANIZED 1979 NO. 110

FIRST COMMUNITY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MICHAEL M. PAPPAS, CHAIRMAN OF BOARD/CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXEC. VICE PRESIDENT; CHARLES RUTLEDGE, CARL SOLDAN EUGENE C. CALL, SR. VICE PRESIDENTS; JOHN L. SANDEN, J. VALDES-CUGAT, GEORGE ABBRUSCATO, THOMAS PETERS, VICE PRESIDENTS; BRUCE ANTENBERG, VICE PRESIDENT/CASHIER

DIRECTORS-

JAMES A. BARE, WAYNE L. EVANS, GEORGE J. ABBRUSCATO, MICHAEL M PAPPAS, EUGENE C. CALL

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		214
B. INTEREST-BEARING BALANCES		1,290
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,714	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	127	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,587
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		633
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,824
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,824
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,190
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	9,190	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		200
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,671
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		610
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		343
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,153
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,824

ORGANIZED 1976 NO. 088
LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H.C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER, L. LORINE WADE, VICE PRESIDENTS

DIRECTORS:

H.C. GERBER, LONNIE L. GERBER, GARY DAILEY, JOHN T. BASS, LURLINE A. GERBER

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		386
B. INTEREST-BEARING BALANCES		2,761
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		419
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,997	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	179	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,818
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		441
7. OTHER REAL ESTATE OWNED		106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		115
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,046
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,196
(1) NONINTEREST-BEARING	3	
(2) INTEREST-BEARING	6,193	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		292
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,488
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		358
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,046

ORGANIZED 1958 **NO. 025**

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, LINDA BARNES, GARY L. ANDERSON

DECEMBER 31, 1989		[illegible] OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		105
B. INTEREST-BEARING BALANCES		1,111
2. SECURITIES		1,093
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,157	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE	297	
D. NET LOANS AND LEASES		13,860
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8
7. OTHER REAL ESTATE OWNED		737
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		169
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,083
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,311
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	15,311	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		192
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,725
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		989
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,389
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,114

ORGANIZED 1967 NO. 019
BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT; GEORGE R. BUCK, JR., VICE PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY, CHARLES E. STOCKDALE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		26
B. INTEREST-BEARING BALANCES		115
2. SECURITIES		1,525
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,149	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	16	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,133
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		6
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		65
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,870
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,870
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,541
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,609
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		120
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		261
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		261
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		2,870

ORGANIZED 1975 **NO. 081**

AMERICAN INDUSTRIAL BANK OF CHERRY CREEK

DENVER

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT; DENNIS C. NAIL, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LEE C. OVERSON, GEORGE B.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		281
B. INTEREST-BEARING BALANCES		103
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,616	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	281	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,335
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,057
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		366
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	366	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		17,027
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,714
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		343
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,343
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,343
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,057

ORGANIZED 1968 **NO. 051**
GEIBANK INDUSTRIAL BANK
DENVER

OFFICERS-

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; WAYNE GREENHOLTZ, SR. VICE PRESIDENT; DAVID A. BROWN, VICE PRESIDENT/CASHIER; LOUIS A. SIMPSON, SHARI L. ULERY, VICE PRESIDENTS

DIRECTORS-

LOUIS A. SIMPSON, JOHN J. KRIEGER, SHARI L. ULERY, DAVID A. BROWN, W. ALVON SPARKS, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		773
B. INTEREST-BEARING BALANCES..		2,000
2. SECURITIES..		13,288
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD...		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.................		2,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	41,002	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	1,060	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES...		39,942
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		4
7. OTHER REAL ESTATE OWNED..		908
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		905
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		59,920
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		59,920
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		53,616
(1) NONINTEREST-BEARING.................................		
(2) INTEREST-BEARING....................................	53,616	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED..		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		939
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		54,555
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		3,600
25. SURPLUS...		721
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		1,044
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)................		5,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		5,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		59,920

ORGANIZED 1980 **NO. 116**
RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE PRESIDENT/CASHIER

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		153
B. INTEREST-BEARING BALANCES		2,687
2. SECURITIES		12,854
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		9,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,477	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,038	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,439
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		114
7. OTHER REAL ESTATE OWNED		42
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		559
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		39,038
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,939
(1) NONINTEREST-BEARING	2	
(2) INTEREST-BEARING	34,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,709
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		418
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,066
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		2,050
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		278-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,972
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,972
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		39,038

ORGANIZED 1981 **NO. 133**
COLORADO INDUSTRIAL BANK/EATON
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; DAN ROCKWELL, VICE PRESIDENT;
LINDA E. YOST, CASHIER

DIRECTORS-

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		165
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,168
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		85
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,190	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,116
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		28
7. OTHER REAL ESTATE OWNED		11
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		46
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,619
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,619
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,346
(1) NONINTEREST-BEARING	11	
(2) INTEREST-BEARING	3,335	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,378
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		241
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,619

ORGANIZED 1983 **NO. 167**
AMERICAN INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; KENNETH E. BERGERSON SR. VICE PRESIDENT/CEO; C. RICHARD ICKRATH, SR. VICE PRESIDENT; ROBERT W. ELDER, CASHIER

DIRECTORS
A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		67
B. INTEREST-BEARING BALANCES		102
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,914	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	85	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,829
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		68
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,076
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,076

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		368
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	368	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		3,451
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,892
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	384
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,184
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,184
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	5,076

ORGANIZED 1970 NO. 061

FORT COLLINS 1ST INDUSTRIAL BANK

FORT COLLINS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; ROBERT J. MAWHINNEY, PRESIDENT; ANITA L. NORMAN, VICE PRESIDENT

DIRECTORS-

ROY W. SIMMONS, ROBERT J. MAWHINNEY, CLIFFORD E. KATALIN, DEE A. HYDE, GARY L. ANDERSON, HARRIS H. SIMMONS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		85
B. INTEREST-BEARING BALANCES		1,008
2. SECURITIES		1,264
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,005	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	258	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,747
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		207
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,545
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,380
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	13,380	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		2,340
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,004
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,191
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,541
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,541
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,545

ORGANIZED 1972 **NO. 065**
ROCKY MOUNTAIN WIDEFIELD 1ST I/B
FOUNTAIN

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;
ROGER G. BARRACK, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, ROGER G. BARRACK,
GARY L. ANDERSON, DEE A. HYDE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		70
B. INTEREST-BEARING BALANCES		143
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,893	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE	125	
D. NET LOANS AND LEASES		4,768
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		18
7. OTHER REAL ESTATE OWNED		240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		48
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,287
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,855
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,855	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1,333
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,210
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		139
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		828
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,287

ORGANIZED 1955 **NO. 016**
GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE PRESIDENT

DIRECTORS-

DONALD L. VANDERHOOF, EDDI L. VANDERHOOF, STEVEN W. VANDERHOOF

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		234
B. INTEREST-BEARING BALANCES		1,678
2. SECURITIES		446
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,992	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,918
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		83
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,494
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,870
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	6,870	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,960
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		84
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		534
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		534
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,494

ORGANIZED 1960 **NO. 032**
HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		169
B. INTEREST-BEARING BALANCES		353
2. SECURITIES		647
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,725	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,625
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		21
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		41
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,856
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,856

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,483
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,483	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,579
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		877
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,277
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,856

ORGANIZED 1978 **NO. 098**
ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE PRESIDENT; VALERIE CONDER, PHIL WILDER, VICE PRESIDENTS; CLINTON VIERGUTZ, VICE PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHEIDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		719
B. INTEREST-BEARING BALANCES		19
2. SECURITIES		5,520
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		535
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,557	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	264	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,293
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		249
7. OTHER REAL ESTATE OWNED		399
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		310
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,044
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,044
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,583
(1) NONINTEREST-BEARING	107	
(2) INTEREST-BEARING	17,476	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,805
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		339
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,239
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,239
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,044

ORGANIZED 1979 **NO. 108**

AMERICAN INDUSTRIAL BANK OF LAKEWOOD

LAKEWOOD

OFFICERS-

A. F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO; BRIAN L. BOSTON, CASHIER

DIRECTORS

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		203
B. INTEREST-BEARING BALANCES		195
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,854	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	369	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,485
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		70
7. OTHER REAL ESTATE OWNED		182
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,484
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,484
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		678
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	678	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		13,741
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,697
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		201
25. SURPLUS		1,646
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		60-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,484

ORGANIZED 1923 **NO. 001**
AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; JIMMIE D. ESA, VICE PRESIDENT/CASHIER; ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE, HERBERT F. SMITH, JOSEPH L. HENRY, VICE PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, JAMES A. POTTER, HERBERT F. SMITH, JOSEPH L. HENRY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,844
B. INTEREST-BEARING BALANCES		
2. SECURITIES		78
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,027	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	146	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,881
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		43
7. OTHER REAL ESTATE OWNED		23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		23
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,292
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,292
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,815
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,815	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,625
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,476
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		316
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		816
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		816
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,292

ORGANIZED 1951 **NO. 009**
FIRST COMMUNITY INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL A. SOLDAN, SR. VICE PRESIDENTS; GEORGE ABBRUSCATO, THOMAS PETERS, J. VALDES-CUGAT, ROBERT M. MITTLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. BARE, MIKE A. PAPPAS, EUGENE C. CALL, WAYNE L. EVANS, GEORGE J. ABBRUSCATO

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		42
B. INTEREST-BEARING BALANCES..		1,531
2. SECURITIES..		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD..		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...................		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	7,325	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	88	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		7,237
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		8
7. OTHER REAL ESTATE OWNED..		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		8,988
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....................		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		8,988
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		6,908
(1) NONINTEREST-BEARING....................................		
(2) INTEREST-BEARING.......................................	6,908	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED...		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....................		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		385
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		7,293
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK..		500
25. SURPLUS...		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		595
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES......		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).................		1,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....................		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,695
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		8,988

ORGANIZED 1975 **NO. 083**
LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE PRESIDENT

DIRECTORS-

DON A. HOLMES, WARREN E. REESE, F. MERLIN RIFE, DR. GILBERT L. SPROUT, DOROTHY L. SUNDAY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		67
B. INTEREST-BEARING BALANCES		1,090
2. SECURITIES		21
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,261	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	33	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,228
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4
7. OTHER REAL ESTATE OWNED		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		70
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,549
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,710
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,710	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,762
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		606
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		81
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,549

ORGANIZED 1980 **NO. 126**
AMERICAN INDUSTRIAL BANK
LITTLETON

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT, KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO; DAVID J. HARRISON, MANAGER/CASHIER

DIRECTORS
A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LISA PALMER-YOWELL, HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		53
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,818	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	188	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,630
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		256
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		130
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,179
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,179
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		283
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	283	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		6,712
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		142
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,137
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		385
25. SURPLUS		395
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		262
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,042
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,179

ORGANIZED 1963 **NO. 040**

LITTLETON 1ST INDUSTRIAL BANK

LITTLETON

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; MIKE HOGGE, PRESIDENT;
ROBERT A. CLEARY, JAMES VAN SICKLE, VICE PRESIDENTS

DIRECTORS-

MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE
GARY L. ANDERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		309
B. INTEREST-BEARING BALANCES		1,066
2. SECURITIES		614
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	346	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,968
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		42
7. OTHER REAL ESTATE OWNED		426
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		248
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,673
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,673
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,263
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	12,263	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		540
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		57
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		266
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,126
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,197
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,547
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,673

ORGANIZED 1948 NO. 021
FIRST COMMUNITY I/B OF LONGMONT
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL SOLDAN, SR. VICE PRESIDENTS; BRUCE ANTENBERG, VICE PRESIDENT/ CASHIER; GEORGE ABBRUSCATO, J. VALDES-CUGAT, THOMAS H. PETERS, WILLIAM R. CAMPBELL, VICE PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, WAYNE L. EVANS, GEORGE ABBRUSCATO

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		148
B. INTEREST-BEARING BALANCES		2,379
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,091	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,013
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2
7. OTHER REAL ESTATE OWNED		127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		74
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,743
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,384
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	7,384	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		394
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,778
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		965
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,743

ORGANIZED 1972 NO. 063
LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; CHERYL L. BUDERUS, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, CHERYL BUDERUS, GARY L. ANDERSON

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		38
B. INTEREST-BEARING BALANCES		122
2. SECURITIES		210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,990	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,911
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4
7. OTHER REAL ESTATE OWNED		94
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		38
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,417
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,417

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,119
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,119	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		167
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,352
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	765
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,065
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,065
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	3,417

ORGANIZED 1962 NO. 034

LOVELAND 1ST INDUSTRIAL BANK

LOVELAND

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; DEBORAH DELANEY, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, GARY L. ANDERSON, ROY SIMMONS, DEE A. HYDE, DEBORAH K. DELANEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		60
B. INTEREST-BEARING BALANCES		129
2. SECURITIES		201
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,979	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,925
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		67
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,409
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,816
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,816	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		278
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,144
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		15
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		265
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		265
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,409

ORGANIZED 1982 **NO. 150**
SAVINGS INDUSTRIAL BANK OF PARKER
PARKER

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP, LOUIS SPINOZZI

DECEMBER 31, 1989 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		345
B. INTEREST-BEARING BALANCES		105
2. SECURITIES		1,650
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		335
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,450	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,380
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		142
7. OTHER REAL ESTATE OWNED		652
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,740
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,740

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,061
(1) NONINTEREST-BEARING	318	
(2) INTEREST-BEARING	7,743	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,126
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	175
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	39
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	614
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	8,740

ORGANIZED 1981 **NO. 140**
PUEBLO FIRST INDUSTRIAL BANK
PUEBLO

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; KIM S. KORBER, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, KIM S. KORBER, HARRIS SIMMONS, GARY L. ANDERSON, DEE HYDE

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		63
B. INTEREST-BEARING BALANCES		130
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,398	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	131	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,267
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		49
7. OTHER REAL ESTATE OWNED		229
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		87
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,825
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,825
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,826
(1) NONINTEREST-BEARING	3,826	
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		628
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		56
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,544
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		40
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		281
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,825

ORGANIZED 1982 **NO. 162**

THORNTON U.S. INDUSTRIAL BANK

THORNTON

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH, SR. VICE PRESIDENT

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		18
B. INTEREST-BEARING BALANCES		10
2. SECURITIES		100
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	848	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	11	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		837
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		44
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		25
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		1,409
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		675
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	675	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		687
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		122
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		1,409

TC-2 Capital [11-23-106] The capital of a trust company shall consist of primary capital and secondary capital, the components of which are listed below:

A. Primary capital components consist of:
   1) Equity capital
      a. Common stock
      b. Perpetual preferred stock
      c. Capital surplus
      d. Undivided profits
      e. Contingency and other reserves

   2) Valuation reserve for fee receivable.

   3) Minority interest in equity accounts in consolidated subsidiaries.

   4) Mandatory convertible debt may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.

   5) Net worth certificates issued pursuant to 12 USC 1823(i).

   6) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.

B. Secondary capital components (see Appendix A for conditions to be met):

   1) Mandatory convertible debt (that amount which is not included in primary capital).

   2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.

C. "Total Capital" means the sum of primary capital and allowable secondary capital.

D. This rule will apply to the following statutes:

   (a) 11-23-109(d) refers to Equity Capital and Total Capital

   (b) 11-23-110(2) refers to Total Capital

   (c) 11-23-110(3) refers to Total Capital

   (d) 11-23-110(5) refers to Total Capital

APPENDIX A TC-2

A. Restrictions and criteria relating to capital components - mandatory convertible securities

   1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock.

   2) Criteria applicable to both types of mandatory convertible securities:

      a. The securities must mature in 12 years or less.

      b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.

c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the trust company or parent.

d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.

e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.

f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

1) A trust company's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of trust companies, must be subordinated to deposits) debt.

2) The secondary components must meet the following conditions to qualify as capital:

a. The instrument must have an original weighted-average maturity of at least 7 years.

b. The instrument must be unsecured.

c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.

d. Trust comany debt instruments must be subordinated to claims of depositors.

e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the trust company's primary capital.

TC-3 Adequacy of Capital [11-23-106] A trust company having adequate capital will maintain capital ratios as follows:

1. A trust company must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%. The Board may lower the minimum capital requirements for trust companies not accepting customer deposits.

2. Higher than minimum capital ratios may be required for an individual company when the Banking Board believes that the company's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:

(a) A newly chartered trust company;

(b) A trust company receiving special supervisory attention;

(c) A trust company which has or is expected to have losses resulting in capital inadequacy;

(d) A trust company having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;

(e) A trust company that is growing rapidly, either internally or through acquisitions; or

(f) A trust company that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.

3. A trust company's capital is inadequate if it does not meet the provisions of this Rule.

4. This rule will apply to the following statutes:

(a) 11-23-122(1)

TC-4 Assessments and Fees [11-23-105.5]

1. Assessments

a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of trust companies subject to its jurisdiction, trust companies shall be assessed at least semi-annually as of June 30 and December 31.

b. Each trust company subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.

c. Assessments for all trust companies shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total company assets contained in the reports of condition of each trust company submitted as of the above dates and a minimum assessment.

d. There shall be a one-time assessment for the cost of automation which shall be charged to all trust companies pursuant to AD Emergency Rule #1.

2. Fees

a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.

b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.

c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

TC-5 Investment in Small Business Investment Companies [11-23-110(2)] A trust company may, to the extent that banks subject to the laws of the federal government are permitted so to do, purchase shares in 85-699, 85th Congress, known as the "Small Business Investment Act of 1958," but in no event shall any trust company hold shares in small business investment companies in an amount aggregating more than three percent of the trust companies' total capital.

TC-6 Collateralization of Deposits (11-23-117) Each trust company accepting general and/or fiduciary deposits must provide a letter agreement to the Banking Board detailing the collateralization of said deposits. Such agreement shall include at a minimum the following provisions:

1. a) The Trust Company shall collateralize its deposits by setting aside under the control of the Trust Section of the company:

   i) Direct obligation of the United States, or other obligations fully guaranteed by the United States as to principal and interest;

   ii) Readily marketable securities of the classes in which Colorado banks exercising fiduciary powers are authorized or permitted to invest trust funds under the laws of the State of Colorado; or

   iii) Other readily marketable securities that qualify as investment securities pursuant to the regulations of the Banking Board and the Colorado Trust Company Act.

b) The securities under the control of the Trust Section shall be subject to the terms of a written agreement between the Trust Section and the Trust Company which provides that such are held in trust by the Trust Section as collateral solely for the benefit of the depositors whose deposits are secured by such collateral.

c) The securities so deposited or securities substituted therefore as collateral shall be at least equal in market value to the amount of Deposits and such securities shall be priced or valued monthly.

d) Within 15 days after the end of each month the trust company shall submit a written report for such month to the Division of Banking, which discloses:

   i) the amount of Deposits not insured by the Federal Deposit Insurance Corporation;

   ii) the description of the securities collateralizing the Deposits; and

   iii) the market value of the securities collateralizing the Deposits.

FEE SCHEDULE SET BY BANKING BOARD
EFFECTIVE JULY 20, 1989

Service	Fee
Charter Application	$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank

Service	**Fee**
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	$ 2/1/4 hr
Publications	
1. Commercial Bank Code	$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE
EFFECTIVE JULY 20, 1989

Service	Fee
Late Call Report - State Bank	$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

e) **The average maturity of the securities so deposited shall not exceed two years, and without the prior approval of the Banking Board, no such security shall have a maturity of more than five years, unless the interest rate on such security adjusts to reflect changes in market conditions.**

2. The provisions of the preceding paragraph shall cease to be effective as of the close of business on the business day preceding the business day on which the Deposits of trust company are insured by the Federal Deposit Insurance Corporation, except to the extent that the trust company may be required to collateralize deposits that are not insured by the Federal Deposit Insurance Corporation.

TC-7 Generally Accepted Accounting Principles [11-23-118(1)]

A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).

B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by trust companies with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, trust companies may follow GAAP. However, in such circumstances, unless the trust company has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

TC-8 Dividends [11-23-116] The approval of the Banking Board shall be required if the total of all dividends declared by such trust company in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-89	% TO TOTAL	5 TRUSTS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH	1,858	0.3	28,344	(26,486)	-93.4
SECURITIES	568,812	81.9	18,403	550,409	103.3
LOANS TO EMPLOYEES	13	0	7	6	216.7
PREMISES AND FIXED ASSETS	3,089	0.4	3,160	(71)	-2.2
OTHER REAL ESTATE OWNED	0	0	0	0	0
INVESTMENTS IN SUBSIDIARIES	165	0	106	59	55.7
INTANGIBLE ASSETS	2,122	0.3	2,781	(659)	-23.7
OTHER ASSETS	20,769	3.0	16,922	3,847	22.7
TOTAL ASSETS	694,752	100.0	69,723	625,029	896.4
LIABILITIES					
DEPOSITS	631,753	92.2	43,513	588,240	1351.9
MORTGAGE INDEBTEDNESS	997	0.1	1,178	(181)	-15.4
OTHER BORROWED MONEY	100	0	100	0)	0
NOTES AND DEBENTURES	0	0	0	0	0
OTHER LIABILITIES	14,365	2.1	5,907	8,458	143.2
TOTAL LIABILITIES	647,215	94.5	50,698	596,517	1176.6
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	1,202	0.2	1,252	(50)	-4.0
SURPLUS	17,013	2.5	12,812	4,201	32.8
UNDIVIDED PROFITS	19,422	2.8	4,961	14,461	291.5
TOTAL EQUITY CAPITAL	37,637	5.5	19,025	18,612	97.8
TOTAL LIABILITIES & EQUITY CAPITAL	684,852	100.0	69,723	615,129	882.2
TOTAL TRUST ASSETS	7,008,117		5,672,992	1,335,125	23.5
FIDUCIARY FUNDS	6,668		211,600	(204,932)	-96.8
NUMBER OF TRUST ACCOUNTS	193,069		310	192,759	62180.3
AMOUNT OF BOND ISSUES OUTSTANDING	0	0	0	0	0

Resources Trust Company
Englewood, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Executive Vice-President; J. Christopher Scherpenseel, Lyn Hayden, Gregory D. Heffington, Senior Vice-Presidents; Kenneth R. Lyon, Chief Financial Officer

DIRECTORS

Edward L. Allison, Matthew E. Autterson, Peter A. Harbeck, Carl S. Diamond, Gerard M. Lavin, Tod H. Parrott, Burton A. Smead, Jr.

December 31, 1989

Assets

Cash	$ 567
Securities	209,406
Loans to Employees	0
Premises and Fixed Assets	497
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	633
Other Assets	6,340
Total Assets	299,441

Liabilities

Deposits	274,446
Mortgage Indebtedness	368
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	9,641
Total Liabilities	284,455

Equity Capital

Perpetual Preferred Stock	0
Common Stock	700
Surplus	175
Undivided Profits	14,111
Total Equity Capital	14,986
Total Liabilities and Equity Capital	299,441
Total Trust Assets	2,837,344
Fiduciary Funds	0
Number of Trust Accounts	115
Amount of Bond Issues Outstanding	0

Trust Company of America
Boulder, Colorado

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/ Secretary; Elizabeth Mahoney, Dolores M. Best, Vice Presidents; Amber A. Merry, Vice President/Assistant Treasurer

DIRECTORS

Monte T. House, Robert R. Woodworth, William J. White

December 31, 1989

Assets	
Cash	200
Securities	69
Loans to Employees	1
Premises and Fixed Assets	472
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	83
Total Assets	978
Liabilities	
Deposits	0
Mortgage Indebtedness	330
Other Borrowed Money	100
Notes and Debentures	0
Other Liabilities	318
Total Liabilities	648
Equity Capital	
Perpetual Preferred Stock	0
Common Stock	50
Surplus	60
Undivided Profits	220
Total Equity Capital	330
Total Liabilities and Equity Capital	978
Total Trust Assets	158,323
Fiduciary Funds	6,668
Number of Trust Accounts	4
Amount of Bond Issues Outstanding	0

First Trust Corporation
Denver, Colorado

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President; Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett, Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust Officer

DIRECTORS

Kenneth R. Jensen, Jacqueline K. Freudenstein, Mary L. Mohr, Gordon G. Rockafellow, Daniel R. Bartlet

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December 31, 1989

Assets

Cash	386
Securities	300,312
Loans to Employees	6
Premises and Fixed Assets	1,559
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	1,489
Other Assets	13,598
Total Assets	332,543

Liabilities

Deposits	300,312
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,130
Total Liabilities	302,442

Equity Capital

Perpetual Preferred Stock	0
Common Stock	202
Surplus	16,177
Undivided Profits	3,722
Total Equity Capital	20,101
Total Liabilities and Equity Capital	322,543
Total Trust Assets	3,054,336
Fiduciary Funds	0
Number of Trust Accounts	192,896
Amount of Bond Issues Outstanding	0

Lincoln Trust Company
Denver, Colorado

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO; Ruth R. Roberts, Sr. Vice-President, John H. Roath, Joan K. Main, Mary F. Malcom, Joan E. DeGennaro, Sheree A. Perez, Relda A. Fleshman, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath

December 31, 1989

Assets

Cash	96
Securities	58,219
Loans to Employees	6
Premises and Fixed Assets	561
Other Real Estate Owned	0
Investments in Subsidiaries	165
Intangible Assets	0
Other Assets	728
Total Assets	60,233

Liabilities

Deposits	56,995
Mortgage Indebtedness	299
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	1,847
Total Liabilities	59,141

Equity Capital

Perpetual Preferred Stock	0
Common Stock	0
Surplus	229
Undivided Profits	863
Total Equity Capital	1,092
Total Liabilities and Equity Capital	60,233
Total Trust Assets	958,114
Fiduciary Funds	0
Number of Trust Accounts	13
Amount of Bond Issues Outstanding	0

INVESCO Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Robert Dalton Sim, Executive Vice Presidents; Ronald L. Grooms, Roger D. Maurer, Sr. Vice Presidents; Karen C. Gehlhausen, James W. Hirschmann, III, Kenneth J. Ruder, Vice Presidents

DIRECTORS

John M. Butler, Dan J. Hesser, Robert Dalton Sim, Charles William Brady, Lord Stevens

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December 31, 1989

Assets

Cash	609
Securities	806
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	20
Total Assets	1,557

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	429
Total Liabilities	429

Equity Capital

Perpetual Preferred Stock	0
Common Stock	250
Surplus	372
Undivided Profits	506
Total Equity Capital	1,128
Total Liabilities and Equity Capital	1,557
Total Trust Assets	481,688
Fiduciary Funds	0
Number of Trust Accounts	41
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